

**HOUSING STAKEHOLDERS GROUP
PUBLIC INPUT SESSION
NOVEMBER 4, 2013**

MEETING SUMMARY

<u>Group Members:</u>					
James Anders	Y	David McWatters	Y	Dwight Stonerook	Y
Dawn Billow	Y	Allison Krista Metzger	Y	Helena Syska	Y
Shaun Kelley	Y	John Mossgrove	Y	Teresa Whitmore	Y
Bob Klancher	Y	Esther Price-Johnson	Y	Christine Windle	Y
Richard Klusek	Y	Ryan Sauder	Y	Supervisor Suzanne Volpe	Y
Pamela McGraw	Y	Steve Schulte	Y		

Staff Present:

Lind Neri / Sarah Coyle Etro / Cindy Keegan / Eileen Mallory

Welcome / Introductions: Chairman Klancher welcomed everyone to the Public Input Session. Group members introduced themselves. Chairman Klancher provided the background on the Housing Stakeholders Group.

Public Input:

1. Abdellah Benyounes, a Loudoun citizen, discussed the ADU program's eligibility requirements. He provided an example of the difficulties of exporting money from his home county in Africa to the United States to fund a home.
2. Marquis Malone, a Stone Ridge resident, stated the Housing Choice Vouchers are a jewel. Ms. Malone stated she wanted to be successful despite the challenges of living in temporary housing and handling the expenses of school, youth activities, and disability issues.
3. Brian Fauls, Loudoun County Chamber of Commerce, addressed the need for workforce and affordable housing for low and higher incomes. He recommended: supporting the Housing Advisory Board's recommendations; adequate maintenance/investment in a single housing trust fund; promoting the use of vacant or underutilized land for affordable housing or mixed-use developments; higher densities to accommodate units for sale or rental; use the Economic Development Authority (EDA) to investigate alternate project solutions, attract non-profit developers, provide project financing alternatives and the creation of a housing authority; reducing capital facility fees; creation of a separate housing and community development department to increase the visibility; and research prioritization and effectiveness of housing opportunity programs. (Handout attached).

4. Vernon Wong, Dulles South Senior Advisory Board, requested the group direct their attention to the needs of senior citizen housing, ADU's and otherwise. He added more assisted living facilities, such as Leisure World and Potomac Green, and multi-family senior apartments were needed.
5. Doris Ray, ENDependence Center of Northern Virginia, supported the remarks of Brian Fauls and Vernon Wong. She advocated for the needs of the disabled living and working in Loudoun, and noted the lack of accessible housing. Ms. Ray recommended development of incentives to ensure the supply of affordable housing via low-income housing tax credits, rental subsidy priorities for the disabled particularly persons transitioning from nursing homes and institutions. She recommended the group look at the Arlington Housing Grant Program, and homeless and transitional shelter programs for the disabled.
6. Wendy Taylor, South Riding Proprietary, advocated for staff resources to enforce covenants and help with units that have fallen into disrepair and foreclosure.
7. Barbara Eyrse, Loudoun resident, said she is on the waitlist for Madison House. Ms. Eyrse advocated for affordable housing and keeping citizens in the county.
8. Matthew Gallelli, Blue Ridge District, discussed the lack of senior housing which interferes with the benefits of aging in place. He noted seniors are encountering disabilities but are ineligible for subsidized housing resulting in dislocation from their community. He requested the Group address senior housing for independent individuals of limited financial means and requested information and guidance on how to bring senior housing to Western Loudoun.
9. Karen DeVito, Catholics for Housing, stated her organization provides senior rental assistance, has a home ownership program, is an NSP and Virginia Housing Trust grantee, has a life skills program, and owns and manages ADU's. (Handout attached).
10. Kim Hart, Windy Hill Foundation, said Windy Hill has been working on affordable housing for 32 years. None of these are in the ADU program. He addressed affordable housing for charity, elderly, disabled, and teachers, police and firefighters and what is needed for economic development. He recommended the Group look at the work from two round tables held with the County and developers on November 3, 2009 and April 24, 2012 regarding housing and looking at the programs of Arlington, Alexandria, and Fairfax. (Handout attached).
11. Joe Boling, Middleburg Bank/Windy Hill Foundation/past Chair of CEO Cabinet, recommended an economic analysis of workforce growth and what the business community is going to be in next 10-15 years and work backwards to the programs. He recommended looking at the CEO Cabinet's and Economic Development Commission's work on housing, and to do a round table with top employers on housing.
12. James Bailey, Loudoun Habitat, stated that his organization submitted a certification application to be designated as a qualified nonprofit to purchase ADUs in October, 2012. Habitat's purchase of ADU's would offer affordable housing options and stem the loss of ADUs to the market. He said the County should take advantage of the CDBG Section 108 Program County and should also get HUD home funding.

13. Robin Hendrickson, Blue Ridge District, addressed the lack of affordable housing and rentals. She said people are moving to Clarke and Frederick counties and West Virginia to find affordable housing. Ms. Hendrickson said the formula for median income is too low and the AMI needs to be amended.
14. Rochelle Ascher, an Ashburn resident, said she had no complaints with the ADU program but realtors weren't aware of the program or didn't tell people about it due to the low commission. She addressed the issue of ADUs going back to the market in 90 days when they don't sell.
15. Amanda Tenorio spoke about domestic violence victims' need for safe and affordable housing and their difficulties of pulling resources together due to their situations. She said victims need more than 90 days to apply for housing.
16. Michael Capretti, Northern Virginia Building Industry Association, discussed the issues with the AMI formula and the need for Article 7 Chapter 14 changes. He discussed affordable housing partnerships with nonprofit and profit builders and working with Windy Hill and Loudoun Habitat. He said density needs to be dealt with and that Loudoun needs a sliding scale. He said the ADU program is not broken but misunderstood and discussed the issue of HUD not lending money and putting the Housing Trust Fund money to better use.
17. Dana Smith stated that the ADU program is for the middle class, not for poor folks. He said you could qualify for the program legally but still make too little money for the rental or housing programs. Poorer people need assistance. He addressed issues with the program's qualifications standards.
18. Roy Barnett, Van Meter Companies, said his company manages 3,100 rental units in the area including 60 ADUs in Fairfax and Loudoun. He said the real key is how to provide ADU's efficiently and effectively. He asked the group to look at the ease of participation in the program. Mr. Barnett discussed eligibility and qualifications, knowing when units are available, and the issues of different reporting styles between Fairfax and Loudoun. He recommended polling (providing units offsite) and letting builders pay cash in lieu of providing ADUs which are not allowed by the ordinance. He said multi-family units are more effective in the long term. He discussed transitioning from the rental program to the housing program and the use of tiers.
19. Judy Hines, Friends of Loudoun Mental Health, discussed her organization's partnership with Loudoun's Mental Health department and their providing rent supplements to the disabled so they can become independent. She requested attention be paid to people with mental illness.
20. Ashleigh Reid, Leesburg resident, said there needs to be more housing for Loudoun's working poor. She discussed the expenses of school and health. She said more needs to be done for residents who work here and do not make 30% of the median income.
21. Frank Lombardi, Disability Services Board, discussed affordable and accessible housing. He said there are about 20,000 people in the community with disabilities who have a tough time living and staying in the county. He discussed how housing ties into transportation. Mr.

Lombardi discussed the need for cross pollination with other task forces to address housing needs and to remember that you are dealing with human beings.

22. Deborah Withnell, ADU Rental Program participant, was appreciative of the ADU program but expressed concern over reaching the income limit requirements for the program. She submitted an application for housing but is concerned about having only having three days out of the month for the intake appointment. She stated it is hard to get into the program.

Conclusion:

Chairman Klancher thanked everyone for their input. He stated the Housing Stakeholders Group's meetings are open to the public and are held the first and third Mondays of the month.

HOUSING STAKEHOLDERS GROUP**PUBLIC INPUT****November 4, 2013****Written Comments**

	NAME	ORGANIZATION AND/OR ADU PARTICIPANT?	COMMENTS
1.	Evelyn Cook	Affordable Dwelling Unit Program participant at Stoneridge Apartment Complex	<p>I am new to the Affordable Dwelling Unit Program in the Loudoun County Government; however, the one aspect which could be utilized is the ability for a residence to remain in the apartment complex they desire. Unless they default on their rental agreement, via payments.</p> <p>It is too difficult to relocate into another apartment complex once a resident is settled in the initial apartment complex. Simultaneously, there may not be any other available units for that resident, to relocate within the affordable dwelling unit program. Realizing 'income' is the major factor of 'where' the tenant may live I believe it would benefit the resident to remain in a particular unit unless their income is increased by at least 35 to 45 percent and not within just a 2 percent increase of their income.</p> <p>Unless that resident is not consistent with their rental payments, each month, I do not believe it should be necessary for a tenant to move into another apartment complex, because of a minor increase of their income.</p>
2.	Tandy L. Banks	On waiting list for housing (Not clear if is this Loudoun's wait list)	<p>Hi, my name is, Tandy L. Banks, I currently reside in Spotsylvania county of VA as is currently on any available housing waiting list. I am a disabled federal worker and mother of two children. I am currently working for Social Security Administration in Fredericksburg, Va as of 2002 and now using a walker to move around. I was diagnosed with multiple sclerosis as of 2003</p>

			and is getting worse. I am trying to move into my own place and not to depend on others but with the cost of living now is outrageous and doubtful. If I can be any help with your meeting, please free to call or write me back A.S.AP.
3.	Carrie Dailey	ADU Rental Program participant	<p>I just received your email. I just wanted to include a few comments regarding the ADU rental program. I am a single mom with two kids. The ADU program has been such a huge blessing for me and my family. After my husband left, we had to short-sale our home. I had to go back to work full time and try and find an affordable place to live. As we all know, housing in Loudoun County is not cheap. Also, many rentals have minimum income limits that I simply could not meet. I was so happy to be accepted into the ADU rental program. Now, we have a nice apartment in a safe and beautiful neighborhood. I am getting back on my feet little by little financially after my divorce. I am able to better take care of my two girls in part because I have a reasonable rent through the ADU program.</p> <p>I do hope that the County realizes the importance of the ADU program. Most of us never dream of having a catastrophe in our life; however, unfortunate circumstances do occur and I am thankful that there are programs out there to help those of us manage through the difficulties and to help us get back on our feet.</p> <p>I would like to see more apartment complexes throughout the county participate to allow a greater diversity of choice in location when choosing an apartment. Also, I do hope the apartments and the county will work together to keep ADU rent rates accessible and reasonable for all participants.</p> <p>Also, I think it would be helpful to try and keep ADU rental rates around the \$1000 mark or lower. Some of the complexes have monthly rates above \$1100. If your household only earns \$48,000 per year, a rent of \$1000 would be 25% of your annual income. I'm sure many in the ADU rental program</p>

			earn less than \$48,000
4.	Tim Schutte Supervising Broker	Realty Direct	<p>First I want to say I know the county does a lot to try and provide what they can.</p> <p>I am sure I am not telling you anything you do not already know, but wanted to give you maybe a little more Proof, or another opinion of fact.</p> <p>At Realty Direct LLC, we have only 150 agents in the Virginia area and maybe half of those that work in Loudoun County.</p> <p>However I can tell you that we get a minimum of 1 and probably an average of 2 calls a week from folks that have Housing Vouchers through the county and we are just not able to find any rentals for them. I do not have hard numbers in a spreadsheet, but I can assure you that we are able to find rentals for less than 10% of those that approach us.</p> <p>We have a lot of agents that are glad to try and help, but there is just not any available.</p> <p>I have approached several Landlords myself that have active rentals, and I am surprised that so few of them have ever heard of the Vouchers program (Section 8 as I refer to them as) and have no idea what is involved.</p> <p>The ones that do seem to know a little (or lot) about the program tend to no want to be involved because of the fact the county requires the properties to be fixed up more than is required to rent to any other person off of the street. The general response is normally something like, why should I get involved with a program that demands I do more, than any normal tenant requires and then they only guarantee 70% of the rent, or whatever the amount is for that particular participant.</p> <p>I am not sure if the county can purchase or build or have developers build some apartment complexes that are only for voucher Programs Maybe if they could do something more to educate potential landlords (or maybe</p>

			<p>educate Real Estate Agents who could then educate the potential landlords) of the benefits of joining the program.</p> <p>Perhaps converting old schools or other government buildings to rental units would be an option. The way I see it, the county (government) pays for it one way or another, at least if they provided the buildings they would be more available for the people that are on the voucher program.</p> <p>The rent from the voucher program could go into the Housing Procurement department which they could use to maintain existing properties and buy additional properties.</p> <p>Thanks for listening.</p>
5.	Helen Ganster	Leisure World Resident	<p>I would love to stay in Loudoun County! But housing here is too pricey for a woman with no pension – just a small Social Security income and sporadic earnings on investments. The BOS is considering expanding guidelines on real estate tax relief for seniors – which, if approved, is an incentive to stay here. But, first I have to be able to buy a replacement home for the property I sold this spring.</p> <p>This is the third year I’ve rented a wonderful condominium at Leisure World. The owners are willing to rent the unit for another two years. I’m old-fashioned though and feel like paying rent makes as much sense as throwing cash down the commode. The income from renting out my home in Leesburg offset the rent I pay in Leisure World. Now, with the May sale of that source of income, I’m trying to figure out “what next?” Can I afford to stay in Loudoun?</p> <p>At 70 years of age I like the safety, the amenities, the services of condominium living. Brand new units at Potomac Green are already priced out of my range. Units here are few and those that appeal to me are either too expensive or need a lot of work.</p>

			What's a senior citizen to do? We need an advocate to bring in new, affordable housing for senior-seniors. Not detached homes with their maintenance bills and work. HELP!
6.	Zhu Heather	?	Perfect program will help me get nice house and pay less mortgage very affordable. Thanks again Loudoun County !
7.	Seaver Miller	ADU Housing Program applicant	I will not be able to attend the Public Input Session on November 4, 2013, but I wanted to write about my experience with the ADU program. All and all the ADU program is a great program that provides people like me to become a homeowner. The only negative part of my experience was finding a loan. I used the loan list provided by the county, but most of them no longer provided ADU loans. I believe this could be prevented by updating the loan list more frequently, for example every two weeks. Thank you so much for giving me the opportunity to share my experience with you.
8.	Traci Taylor	Affordable Housing Unit Resident	<p>I will not be able to attend the meeting on the 4th, but I have been an affordable housing unit resident for several years and would like to offer some feedback to you on my own experiences with the program.</p> <p>First of all, the ADU program is extremely valuable and should definitely remain in place, but improvements could be made in certain areas.</p> <p>Getting into a unit requires an awful lot of paperwork that should be streamlined in some way, especially if one is just renewing their ADU certificate.</p> <p>There is a shortage of units available for the qualified people who are looking for units. There should be some type of analysis done of how many units are needed and something needs to be done to make more units available. The waiting lists are way too long.</p>

			Well, that's it. I hope my feedback will be helpful to you.
9.	Hopeann Ruckman	ADU program participant	I think the ADU program is excellent. If it wasn't for this program I would not be able to live in this area.
10.	Bill Mahoney	Chair of the Commission on Aging	<p>I'm Bill Mahoney the current Chair of the Commission on Aging. Since I will not be able to attend the 4 November meeting, I'd like to provide some comments which may not be representative of the Commission on Aging as we have not discussed this matter as a commission.</p> <p>When thinking of affordable housing my thoughts range from housing for our commuting work force, the housing voucher program managed by DFS and retirement communities.</p> <p>I understand that providing affordable housing for our workforce is a goal for the county. I recently located some statistics regarding Loudoun County Commuting patterns and would like to share those with you. They are attached and can be found on pages 10 & 11 of the "LoudounProfile" document.</p> <p>The housing voucher program, as I understand it, is broken. HUD has simply not keep up with the population growth demands of our county. As of today we have a long waiting list of applicants.</p> <p>Recently a small sub-set of these vouchers were set aside for the disabled. Anything this committee can do to strengthen this program and reduce the number of people on the waiting list would be appreciated.</p> <p>With respect to housing, I support the attached document "Housing to..." received a few months ago from your Planning Dept via Sup. Volpe. In particular, the re-zoning for Planned Development-Continuing Care Retirement Communities (PD-CCRC) and PD-AAAR (Planned Development—</p>

			<p>Active Adult Age Restricted) are appropriate. Also the stated "location" policies for active adult retirement communities are right on target although noise around the stated 65db noise levels seems high. Perhaps that top end level could be reduced?</p> <p>When you are ready, the COA would be more than happy to review your proposal.</p>
11.	Edgardo Salgado	N/A	<p>Thanks for inviting me to the meeting, I will not be able to attend, I'll be taking care of my kids. I think it would be very interesting if they allow people who have work permits (Employment Authorization Card) can buy as well as it does Fairfax County.</p> <p>Many of them have been renewed every two years for more than 12 consecutive years and are the only requirement that prevents them from buying.</p> <p>Thank you</p>
12.	Megan Mills	Assistant Property Manager Madison House Apartments	<p>Good morning. My name is Megan Mills. I am the Assistant Manager at Madison House in Leesburg. I was informed about a housing meeting you're holding regarding the low income housing situation in Loudoun County. Unfortunately I will not be able to attend but I wanted to give a little information on the subject.</p> <p>Madison House is a HUD Section 8 and Tax Credit community for seniors at least 62 years of age and those who are disabled. We currently have a waitlist of approximately 150 people with an estimated wait of 2 1/2 years. Every day I take calls from low income seniors or disabled persons who are unable to find housing they can afford on Social Security or SSI. After listening to their heart wrenching stories I must inform them of our waitlist. I refer them to other communities or management companies that service low income applicants such as William Waters House, Winger House or the Windy Hill Foundation. However, they typically have a long wait as well.</p>

			<p>There is definitely a need for additional low income housing in Loudoun County. Of the many calls and walk ins I get daily, most don't complete the application process because they are in need of housing immediately and simply can't wait 2 years. I feel the county would benefit from more multifamily and senior/disabled housing. There is certainly a need that I don't see changing any time soon.</p> <p>Thank you for your time. I truly wish I were able to attend the meeting. I am extremely interested in the outcome. I hope you have a successful meeting.</p>
13.	Margaret Noble Michelle Noble	ADU Rental Applicant	<p>This is in response to the email I received regarding the Public Input Session, November 4th hosted by the Loudoun County Housing Stakeholders Group.</p> <p>My adult daughter, and I, is co-tenants living in <i>Potomac Station Apartments</i>, which accept our Section 8 voucher. She just graduated from college, is working, and owes student loans. We have lived here since 2003. In 2005, I was the only working adult in the family, and due to my income, was eligible for a program with the Housing Department that put your rent portion into an escrow account towards home ownership. Unfortunately, I got sick, lost my job, and the program has since been discontinued. We still have the Section 8 voucher.</p> <p>Our understanding is that the ADU Program is a way for home ownership within Loudoun County. During our annual recertification this past August, our Housing Worker recommended that we look into it, as she thought we were making "good money." Turns out, her information was not entirely correct, and that we do not qualify income-wise, do not have \$10k saved towards closing costs, and my daughter has student loans to pay off. I am not currently employed.</p> <p>Our feelings towards living on Section 8 housing is mixed. We were living in McLean from 1999 to 2003, in a project-based Section 8 property, and loved</p>

			<p>the urban vibe, the community and high-rise unit. When their tax credits expired after 20 years, they offered us portable Section 8 vouchers, and we chose to live in Leesburg, at <i>Potomac Station Apartments</i>, thinking that the cost of living would be less than that of affluent McLean (Fairfax County). We were surprised when our rent in Loudoun kept increasing year, after year, to keep up with market rates. Loudoun, as you know, is one of the richest counties in the United States, and we are certainly reminded of this when we see the housing costs, tax rates and our rising costs at the checkout counter. We are blessed to be living in a growing community, and also to have a voucher in order to afford staying in this area. However, it becomes increasingly apparent that unless we suddenly become rich, or can save \$10k, home ownership will remain a dream for us. We do not like living on Section 8 due to the stigma, the employer's frustration at filling out the reporting forms and the feeling that we are somehow "second class citizens."</p> <p>If you're not aware of the enormous paperwork involved with Section 8 reporting due to Federal mandates, perhaps you should take the time to sit with a Housing Worker, and see firsthand. Each time our income increases, or decreases, or there is a change in the household, it must be reported in writing. Due to Loudoun County's Housing Office experiencing staff shortages, our Worker, for one reason or another, has not been on top of our case. She has made mistakes with our account over the past 5 years, and is not apologetic, and it has been a huge source of stress to us. To the extent that we recently had to contact her supervisor to sort it out, and it was determined that she did, in fact, have our documents in her possession for months, but chose to overlook this, and accuse us of "non-compliance."</p> <p>While you may think that this is a personality issue, I ensure you it is not. It is not unique for their agency to lose papers, delay communication, and in general, be difficult to work with to the extent that walking into the office makes one feel immediately bad. I have heard other people telling the</p>
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			<p>receptionist that their worker has "not responded" or "lost their paperwork." In addition, it is my understanding that their current HCV Division Manager is retiring this week, and a replacement needs to be hired. It is our concern that further issues with lost paperwork, etc., may continue if the needed personnel is not hired in a timely manner.</p> <p>In regards to how to move from renting to ownership, our thoughts are that it will not happen for us in Loudoun County due to high real estate costs, and the fact that the ADU Program is not an instant solution. In other words, if one wants to purchase an ADU, there needs to be classes attended, money in the bank, a pre-approval, and attendance of open houses which could possibly interfere with work schedules. Plus, the tax rate in Loudoun is higher, and that's not particularly attractive to lower-mid income families such as ours.</p> <p>To enhance the value of renting to a Section 8 Tenant is a possibility. However, with the incredible amount of paperwork that is generated via the Manager in order to rent to a person/family with a voucher is overwhelming, and most would opt out of it. The reason <i>Potomac Station Apartments</i> agrees (among others) is the tax-credit advantage, which is something that may, or may not, expire in a certain amount of years. In short, we really don't have much of a choice to move, as there are so few places that accept vouchers, and places that also accept pets and vouchers (we have 2 elderly cats, age 15). Our pet fee recently climbed from \$20/per month (\$10 each cat) to \$40/per month per pet. Apparently they can charge whatever they wish for the privilege of having a pet, regardless if the Tenant(s) are on Section 8. So that's an extra \$80/per month tacked onto our rent, which is a sly way of raising a Tenant's rent, but not apply this money to pet damages. The pet fee equals \$960.00 per year revenue for <i>Clark Realty Management, LLC</i>, and in 2 years we will have given them enough money to re-carpet our unit at least 3 times. They have a non-refundable pet deposit from us in order to cover pet damages, but they will</p>
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			<p>not actually state that the pet fee will be applied towards said damages. This is why we can't actually save money live here, the expenses that keep mounting. Just yesterday, the Management put out a notice stating that if you lose your key, you cannot get a replacement, but you must pay for a new lock at a cost of \$35.00. Why would they impose that stipulation when instead they could charge \$10.00 for a new key?</p> <p>Along with the high pet fees, we pay a high <i>Comcast</i> cable bill because <i>Potomac Station</i> will not put up a master antenna, nor install a master satellite dish, for the complex. There is no option on this property to switch to Verizon cable, and we can't use a dish because we're facing South, and <i>Potomac Station</i> has barred installing satellite dishes on the grassy areas.</p> <p>We also know about some management companies, such as <i>Bozzuto</i>, having a program to place their Tenants' rent into escrow money for them to save towards purchasing a home that is built by said company. We think this is a great way for landlords, such as <i>Clark Realty Management, LLC</i>, to encourage Tenants to purchase their homes, and a good way to build community strength. A better option than over-charging Section 8 Tenants with high pet fees, or lock changes.</p> <p>To sum, as much as we want to see the Section 8 program be beneficial for all, we're not sure how it really works unless you're a landlord, or have an enormous amount of money saved in order to purchase via the ADU program. It is with the utmost respect that we submit this letter to you in hopes that it may shed some light as to how far apart the Section 8 program is from home ownership for most of us.</p>
14.	William "Bill" C. Overman, III, CCIM	Commercial Brokerage & Development S. L. Nusbaum Realty Co.	<p>Eileen, I understand from one of our civil engineers, that you are looking for comments regarding the ADU guidelines and I would like to do as much, in the effort of helping you better establish guidelines for going forward. As a Multifamily tax credit development company, we have had the opportunity</p>

			<p>to build what will soon be our ninth “affordable” apartment development in NVA. We manage about 16,000 units in VA and NC of which most are tax credit. Our findings show that in NVA, there is a higher demand for the 60% AMI units than those that are less than as much. It would seem to make better sense if more ADUs were made available in the 60% category. We like Loudon County and would like to do more development there; however, the 50% guideline makes it financially difficult. If you have any questions or need further help in making your case, please reach out to me/us. Thank you.</p>
15.	Courtney Dawson		<p>Please pass on my suggestion to the Housing Stakeholders Group:</p> <p>When adding affordable housing/HUD units to new developments, please put those units all together in a special section of the subdivision. Not dispersed throughout the community, like one in every row (townhouses) or building (condos).</p> <p>Here was my experience when I owned a townhouse in Spring Lakes when they were first built:</p> <p>There was a HUD unit to the left of me that ran a very noisy daycare center out of her home, and to the right of my backyard was a group, who DJ’d on the side, and thought nothing of it to throw up the garage door and have a garage party using their loud equipment a couple times a week, or just when they were tinkering around in the garage. (they had sofas in the garage like it was an extra room)</p> <p>It’s unfortunate but a fact that a lot of these folks don’t assimilate well into our polite society. We don’t want to live next door to them. (excluding the Teachers and Law Enforcement Program) There is nothing more infuriating than working hard and saving money your whole entire life to purchase a home (full price), in what you thought was going to be an upper class neighborhood, to find out you might as well be renting a condo in a lower</p>

			<p>class neighborhood. And particularly maddening that they acquired theirs for practically nothing. (I sold my townhouse two years later, I couldn't take it. I moved to a neighborhood that was pre HUD)</p> <p>Thank you in advance for hearing my concerns.</p>
16.	Shaun Dahl		<p>I am unable to attend the public input session on the Affordable Housing Needs in Loudoun County November 4, 2013. I do however, have two talking points that I believe could provide talking points for the members of the board.</p> <p>1. Abandonment of Affordable Dwelling Units.</p> <p>Our HOA community has 230 units. One of these units is an Affordable Dwelling Unit that has been abandoned and vacant for years. This property has accumulated past and unpaid HOA dues in excess of \$4,600 with no way of recouping the dues. Additionally, due to the provisions of the ADU program, the bank cannot foreclose on the property so that we can get new residents into the property. So instead of having the ability to get new property owners into the property, the property has been abandoned for years and has become problematic to residents and association.</p> <p>The board needs to review the provisions of the program to prevent situations like these from occurring in the future. There should be the ability for these properties to go back into market and have the ability to get new homeowners into the abandoned units.</p> <p>2. Middle Class Gap</p> <p>The ADU program qualifications serve the needs of people below the middle class but does not provide any assistance to those within the middle class demographic within Loudoun County. A three household family making between \$75k-\$100k per year, does not qualify for the program as it is</p>

			<p>written today. This income level has very limited opportunities to own a new townhouse and has no opportunity to own a new single family home within Loudoun County due to high purchase cost.</p> <p>The average home sale in Loudoun County in second quarter FY13 was almost ~\$450k. With the estimated median household income in 2009 at \$114k, it is extremely difficult to manage a mortgage payment for a \$450k home, if not impossible. With that being said most middle class residents do not qualify for the guidelines of the ADU Purchase Program outlined in the % of Medium Income requirements of a three person household (\$29k - \$67k). With the new home construction cost increasing, low income class and the upper middle class are the only demographics getting the opportunity to own new homes within the county. If a program is going to be implemented to provide new home purchase opportunities it should not be available to just a single income demographic, there should be some options explored to increase the availability of the program to those in the middle class as well. I am not one advocating for government assistance; however, if there is a program it should not focus on one specific income class and the scope of the program should not be limited.</p> <p>Additionally, there needs to be a thorough screening process, I can find many "loopholes" within the qualification process just looking at the questionnaire. I have seen examples of abuse of these types of programs, where large families are later moved under the roof of a single applicant who met the qualifications. One example could be an applicant can avoid marriage to suit their needs in the application process in order to lower their household income levels and qualify for the program.</p>
17.	Rachel Palmer	Program Participant	<p>Please note, I will not be able to attend the meeting on Monday because I am working. However, I will take time to write a heartfelt letter this weekend addressing my experience as a participant in the program. Thank you for the opportunity.</p>

18.	Dave White	Program Participant	<p>More than 22,000 households in Loudoun County are between 30% and 70% of the AMI and would therefore potentially qualify for the ADU programs. Unfortunately, a very large percentage of those households are unaware of the ADU programs. There is enormous potential in growth of the number of households assisted by the ADU programs, given that there are currently only around 100 people on the purchase program waiting list, but over 22,000 households that could potentially qualify for the program.</p> <p>Inefficiencies in the ADU programs can be improved upon, but shouldn't be looked at subjectively as providing a "low return on investment" or as reasons to eliminate or reduce the size of the ADU programs, as has been publicly suggested by some Supervisors.</p> <p>If the ADU programs were to be eliminated or reduced, the unmet housing needs of Loudoun County would grow larger. Though Windy Hill and Loudoun Habitat for Humanity would still exist as the only two affordable housing organizations in Loudoun County, those organizations reach an even smaller percentage of the demand for affordable housing than do the ADU programs. By eliminating or reducing the ADU programs, the affordable housing demand would increase. On the other hand, opportunities do exist for collaboration between the ADU programs and the two affordable housing organizations in Loudoun County, which would result in more affordable housing needs being met.</p> <p>The ADU programs can be used to foster unification of an economically, culturally and socially diverse population of residents and businesses in Loudoun County. Let's see the Board of Supervisors work to expand these programs and reach their large potential, rather than reduce them.</p>
19.	Nyteisha Stith	On waiting list	<p>I'm currently not able to attend. As a single mother who works and attend college, times can get a little rough living in a peaceful neighborhood has great benefits, to raise your children. It has become such an expensive cost</p>

			to live in Ashburn. Help is truly needed. Like myself and many others I have been on the waiting list since 2010 others may have endure longer. Just to speak up doesn't hurt to wish for a change and a little help.
20.	Joy Gibbs	ADU Program Participant	<p>I will not be able to attend tomorrow's meeting regarding the Affordable Dwelling program, but I just wanted to provide a comment. I could not express how grateful I am that this program exists. After my divorce, I struggled to raise my 3 children on my one salary as a nurse. We rented for 3 years with the cost of the rent escalating annually. Fortunately, I was able to pay off some of my debts and I was able to maintain a satisfactory credit score during those 3 years of renting. Today, we have a small townhome with enough space for us. I never thought I would have been able to have a nice home in the county I have come to love. I am thankful to God for the opportunity he presented and again, I am grateful for this program which provided the option to own verses rent.</p> <p>In terms of communicating with those implementing the program, it would be nice to speak with a live person in a more timely way. I do understand that the volume of calls they probably receive is overwhelming with so many seeking the opportunity. As I went through the process, I had to leave a message and wait for someone to contact me, which at times took a few days. When your are the one waiting in need on the other end, a few days can feel much longer. The representatives I did have the opportunity to speak with on the phone were informative and kind.</p> <p>I hope this feedback is helpful and thank you for allowing me to make a comment.</p>
21.	Gary Hartman	Vice President S.L. Nusbaum Realty Co.	My comment is simple, like many I believe the ADU program required income/rent level should be 60% as opposed to the current 50% limit. The 50% limit is just too low. Thanks for your time.

22.	Donna Ellis	ADU Program Participant	<p>I just wanted to send an email to let you know unfortunately, I will have to decline for this evening. I was really looking forward tonight but something has come up.</p> <p>I would like to add as a comment- I liked the process when I brought my house in 1999. However, I feel there should be some extra perks with purchasing one these homes. For example when I brought my house you could not get a balcony or the back yard fenced in. Did allow that you can have those things done and at a certain time frame you can get reimbursed the upgrades. My girlfriend brought her home through Fairfax housing and she was able to get electrical work done so she could install ceiling fans, and she was able to have her bathroom extended. I think if you have the money to do these things you should not be limited. I think the pre-approval is a really good process. That was not there when I brought my house.</p> <p>I would like to know when is the cut –off time when I no longer have to sign/notarize the document and mail. I remember being told that keeping the place for at least 15 years that if I decided to sell I could get a good price. I have no desire to sell but I would like to know is my house mine or does it still belong the Housing Program?</p>
23.	Karm Sidhu	ADU Program Participant	<p>Unable to attend but a few questions/comments for the ADU purchase program are</p> <p>1) more information regarding the amount of hazard insurance needed, the insurance I used valued the ADU at market value which is almost two times higher, I still don't know if this is correct</p> <p>2) make it more clear that the participant is not allowed to make a deposit on more than one house even though they have letter's/emails from more than one builder</p>

			<p>3) to make sure the builder goes by the order of priority number instead of the any random participant on the "letters/emails sent out list"</p> <p>4) list of active ADU mortgage lender's, regularly updated</p> <p>5) For self employed people it would be better to go more than 2 years to show a consistent income.</p>
24.	Rachel Palmer	ADU Program Participant	<p>My name is Rachel Palmer. I participated in the Loudoun County ADU program and I am now a proud owner of a 3br/2.5ba townhouse in the new One Loudoun community. I am 34 years old, single and make about \$50,000 annually. In this area, I would never be able to afford such a great place if it wasn't for this program. I am so thankful and blessed, let's just call it, "my miracle home."</p> <p>I navigated through the program with ease and lots of assurance. I was able to communicate all questions and concerns via email with prompt response. The initial step was to call Bonnie at Family Services and leave a message requesting an application. Bonnie calls back with a few pre-screening questions and instructions on what credit report to obtain/mortgage pre-approval. Once the application is completed and received by county, I received an intake appointment scheduled for a month later. After the successful completion of submitting all additional paper work I was issued a certificate of eligibility (good for 1 year). I applied at the end of September 2012, had the certificate by December 2012, found my new construction home in February 2013 and closed on May 3rd, 2013.</p> <p>I encountered a little opposition from model home reps who weren't well versed in the rules of the program. I experienced some unprofessional attitudes and disdain from these sales people and begun to feel a little discouraged at first. Then I met a realtor who was very familiar with the ADU program. She accompanied me to properties in which I had interest</p>

			<p>and later handled all the important details of negotiating with the sales office.</p> <p>I was approved for the down payment/closing cost assistance and the only thing I was responsible for at closing was the \$200 fee to DPCC.</p> <p>My only recommendation is that the down payment/closing cost assistance qualification be made available a little earlier on in the process. I think knowing in advance what you qualify for is a win-win for all parties involved. Purchasing the home is predicated on whether you can close the deal or not. It was my experience that one could not apply for assistance until a contract had been executed. Which by the way, means you have to provide all the paperwork and documentation a third time.</p> <p>Overall, I will always be extremely grateful for the opportunity the ADU program afforded me. I have always dreamed of homeownership. Today it is a reality and even more incredible is that my home is located in one of the wealthiest counties of the nation. It's a miracle for somebody like me. Thank you!!!</p>
25.	Mary Ellen Crow	Citizen	<p>I am not familiar with the Housing Stake Holders Group and am not able to attend the meeting tonight, and do not know if this information is applicable. I am a resident of Loudoun County since 1972 and do not understand why it seems no one realizes a type of housing that is DESPERATELY needed in the Leesburg area. That is patio homes or villas and priced affordably!!! There are many seniors that have no choice to continue to live in the Leesburg area except to live in a single family home or a townhome. Neither are practical choices for seniors. When a builder claims patio homes and villas are not affordable to do, yes they are! I worked on new home projects for many years and on the same lot you put a house say at \$500,000, you can do 2 attached villas on the same lot say at \$250,000 each and there is your \$500,000. Where there is a will, there is a way, it is</p>

			<p>just that no one is either seeing, doing, or realizing the need for some smaller, one story homes. Zero lot lots are all that are needed for patio houses. Perhaps it doesn't have to be an age 55 development, as some single individuals, and various category people would also have an interest - school teachers, firemen, police officers, and others. This is what IS needed, not more townhomes - as I just read that many, many, many more of them are to be built! Moving out of the area to somewhere that does offer this is not good for seniors. They need to remain in familiar areas and close to family and friends.</p> <p>I, for one, and many others I know would love to see a development with these types of homes offered and affordable. Affordable is not mid-\$300's to \$430,000! It is time someone hears and realizes the true need of the type of home that is needed here. Not just plugging away building more and more of the same old which does not fill the needs of all residents in the area.</p> <p>I hope this can possibly "open some doors" towards someone realizing true housing needs for the Leesburg area. I have a wonderful set of floorplans for a patio home and possibly some for some lovely villas.</p> <p>Thank you for your time with this issue –</p>
26.	Kara Tomak	Vice President Ridges at Belmont Country Club association	<p>My name is Kara Tomak and I am currently the VP of the Ridges at Belmont Country Club association. I had planned to attend tonight's meeting on affordable housing, but I just recently came down with a nasty migraine so I will be unable to attend.</p> <p>That being said, I do want to bring your attention to an issue that has plagued both our Ridges condo board as well as the larger Belmont board (Belmont Community Ass'n - BCA) to which we belong. As you know, we have a number of ADUs within our community. For the last three years, we have been struggling after an ADU went unoccupied due to I believe a personal bankruptcy. The owner then left the country, and we haven't been able to track her since. This unit has sat empty since 2009, not only racking up close to \$20,000 worth of delinquent assessments and legal fees due to</p>

			<p>both The Ridges and BCA, but leaving an available ADU that could be provided to a qualified person tied up in red tape.</p> <p>There is currently no expedited process for the county to resolve these situations in which an owner defaults/cannot be held accountable for past assessments. The protracted process in dealing with these situations leaves a sour taste in an associations mouth for so many reasons - the longer these units sit empty, the more we as an association must do to maintain it and keep it ready for another occupant, costing us time and resources that are hard to come by - especially when there's nobody in the unit paying monthly assessments.</p> <p>My question to the county is this - why is an ADU allowed to sit for 3 years unoccupied? Why is Loudoun County not doing something to ameliorate situations like this? What will your plans be to prevent this from happening moving forward? This is a program meant to benefit people, yet despite having a unit ready to occupy, LoCo can't seem to fill it. Unacceptable in my eyes, really.</p> <p>I'm anxious to hear the response to this, and am hoping you could send me notes from this meeting. I am eager to hear other associations' input as well.</p>
27.	Judith Gruden	AMPP Program Participant	<p>I am currently in the AMPP program through Loudoun County. I am awaiting the availability of affordable housing. The AMPP program is new and has only had 6 units available in South Riding as of this date. I was approved back in June to participate in the program.</p> <p>I am excited that a program like this exists. I am a divorced mother of two who lives and works in Loudoun County. I teach special education and am having a hard time making ends meet due to my high rent and living expenses in Loudoun. If and when a property opens, I will be able to own my own home which will be a great help in my overall financial well being. I am concerned, however, that there aren't going to be units available for me</p>

			<p>since it has been so long since I was approved for the program. With upcoming tax hikes and rising insurance costs for teachers, I worry about my ability to sustain a home in Loudoun County.</p> <p>I appreciate that the board of supervisors recognizes a need for affordable housing in our county. I love living and working here. It is just unfortunate that my salary as a teacher doesn't afford me the opportunity to own a home in Loudoun County without such a program.</p> <p>Feel free to contact me if you or any of the members of tonight's session might have a question.</p>
28.	Debra Lamb	ADU Program Participant	<p>Thanks for allowing me to have some input in regards to the ADU program. I think the ADU program is a great program which has allowed me to own a home, where otherwise I would not have been able to. I would however like to see single family homes offered in the program at some point-especially for larger families who could use a little more space and a yard for their children to play in- rather than in the streets.</p> <p>There's nothing bad I have to say about the program. I think the builders are doing a great job with the homes they're building and the program gives many choices of homes to choose from-along with an entire year to decide (which is great!) The areas in which the homes are built in are upscaled neighborhoods, which is also a plus for property values as well as resale. It's a great program and a great county to live in. Looking forward to giving more great input in the future.</p>
29.	Crystal ?	ADU Program Participant	<p>I'm so sorry for my late response. I know I am replying past the deadline, but I want to offer something even if it is only to you. :)</p> <p>When I graduated from JMU, I knew I did not want to rent upon my return home. I wanted to focus on saving money for a down payment on a house. Lucky for me, my parents let me move back in with them while I saved</p>

			<p>money. I kept my eye out for house prices, researched what I could afford, paid attention to interest rates, etc. I quickly learned I would have to save a lot more than I anticipated. In fact, I was beginning to think I would never be able to afford to buy a house in this area. Then I heard about the program. Even in the program, I still haven't saved enough money, but lucky for me, Loudoun also has a loan program to assist with down payment funds. Even though I saved roughly \$10k for a down payment, I still had to utilize the down payment assistance to get my monthly payment to a comfortable amount. As a single woman and recent graduate, this program gave me a chance to be a home owner in one of the richest counties in the country. I am so grateful!!!! Thank you for offering this program.</p>
30.	Rachel Roseberry	Paxton Campus	See attached



Paxton Campus

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Leesburg, VA 20176
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Office of the County Administrator
Attention: Eileen Mallory
1 Harrison Street, S.E.
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Written Comments submitted by Rachel Roseberry, Communications Coordinator at Paxton Campus to The Loudoun County Housing Stakeholders Group in regards to Monday, November 4, 2013's Public Input Session.

These comments are on behalf of Paxton Campus, a Loudoun-based nonprofit dedicated to serving people with disabilities. The Leesburg Today article, announcing this Stakeholder Group's Public Input Session, stated that the Board of Supervisors is seeking advice on the current housing policies and programs in Loudoun County to determine their sustainability, viability and efficiency.

Paxton Campus wanted to highlight the wide gap in affordable housing options for adults with disabilities in Loudoun County. And to further highlight young adults with disabilities graduating from the Loudoun County Public School (LCPS) system in the next five years, who will also be in need of affordable community-based housing options in Loudoun County.

According to an employee from Loudoun County's Department of Family Services' Housing Choice Voucher Program:

- 1) There are currently 75 Mainstream Vouchers (Special Needs Vouchers) used in Section 8 Affordable Housing in Loudoun County.
- 2) There are currently 645 applicants on the waiting list for Section 8 Vouchers.
- 3) The waiting list was last open (accepting applications) in September of 2010.
- 4) The waiting list is currently closed and will remain closed for the foreseeable future.

This information alone is staggering and highlights a huge gap in current housing funding and options in Loudoun County. Extrapolating from this data, 14% of vouchers go to special needs housing, but according to the 2011 Census, 29% of people with disabilities live in abject poverty.

Paxton Campus...

...maximizes the potential of children while supporting families and individuals with disabilities so that they may thrive in the community.



United Way 68139
CFC #33755
CVC #8150



Paxton Campus

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What is more staggering is that there are many students with special needs, who will be graduating out of the LCPS system in the next five years who will also be in need of housing in Loudoun County.

According to the Director of Special Education for L CPS:

1) There are currently **1,208 students** in Grades 8 and above who receive 50% or more of special education services and may be in self-contained classrooms. *This data and the table below are from December 1, 2012.

2) Students in grades 8 and above with intellectual and developmental disabilities:

	2008	2009	2010	2011	2012
Intellectual Disability	92	67	104	108	128
Autism	174	239	241	280	298
Multiple Disabilities	21	17	32	41	35
Traumatic Brain Injury	5	4	3	5	7

These numbers of students with special needs, particularly intellectual and developmental disabilities, are provided to reflect those in our community who will most probably need additional community-based supports, including affordable housing options, upon graduating from LCPS.

As the Housing Stakeholders Group reviews the County's affordable housing needs and programs and gives advice to the Board of Supervisors, please consider these real numbers and real gaps in funding and options for adults with special needs seeking community-based living options in Loudoun County.

Paxton Campus...

...maximizes the potential of children while supporting families and individuals with disabilities so that they may thrive in the community.



United Way #8139
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Virginia

COMMUNITY PROFILE

Loudoun County



Virginia Employment Commission

703 East Main Street • Richmond, Virginia 23219

Tel: (804) 786-8223 • www.VirginiaLMI.com

Last updated: 10/23/2013 5:34:29 PM

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I. Introduction

This report provides a community profile of Loudoun County. It is intended to compliment the information found in our Virginia Workforce Connection application, which can be accessed online at:

www.VirginiaLMI.com

The report is divided into three major sections. The first contains a profile of regional demographic characteristics and trends, the second supplies similar information for the regional economy, and the third provides a profile of regional education characteristics.

II. Demographic Profile

Overview

This Demographic Profile provides an in-depth analysis of the population in Loudoun County. Most of the data is produced by the U.S. Census Bureau, and includes demographic characteristics such as age, race/ethnicity, and gender.



Related Terms and Definitions

Ability to speak English

For people who speak a language other than English at home, the response represents the person's own perception of his or her ability to speak English. Because census questionnaires are usually completed by one household member, the responses may represent the perception of another household member.

Age

The age classification is based on the age of the person in complete years as of April 1, 2010. The age of the person usually was derived from their date of birth information. Their reported age was used only when date of birth information was unavailable.

Gender

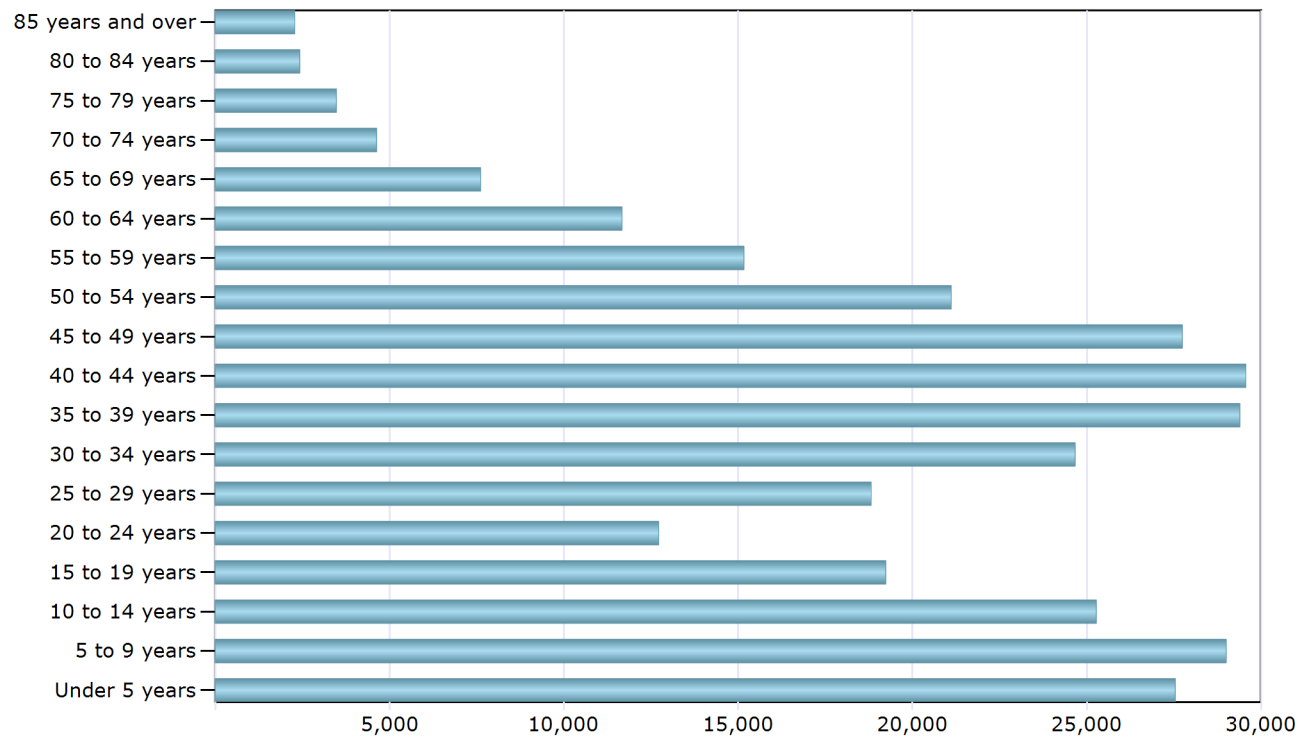
The data on gender were derived from answers to a question that was asked of all people. Individuals were asked to mark either "male" or "female" to indicate their gender. For most cases in which gender was not reported, it was determined by the appropriate entry from the person's given (i.e., first) name and household relationship. Otherwise, gender was imputed according to the relationship to the householder and the age of the person.

Race

The concept of race as used by the Census Bureau reflects self-identification by people according to the race or races with which they most closely identify. The categories are sociopolitical constructs and should not be interpreted as being scientific or anthropological in nature. Furthermore, the race categories include both racial and national-origin groups.

Please note: In the past, our population by race/ethnicity data has always excluded the Hispanic ethnicity from each race category. Starting in January 2013, each race category now includes all ethnicities.

Population by Age



	Loudoun County	Virginia	United States
Under 5 years	27,538	509,625	20,201,362
5 to 9 years	28,998	511,849	20,348,657
10 to 14 years	25,273	511,246	20,677,194
15 to 19 years	19,233	550,965	22,040,343
20 to 24 years	12,720	572,091	21,585,999
25 to 29 years	18,817	564,342	21,101,849
30 to 34 years	24,666	526,077	19,962,099
35 to 39 years	29,390	540,063	20,179,642
40 to 44 years	29,563	568,865	20,890,964
45 to 49 years	27,741	621,155	22,708,591
50 to 54 years	21,111	592,845	22,298,125
55 to 59 years	15,167	512,595	19,664,805
60 to 64 years	11,669	442,369	16,817,924
65 to 69 years	7,613	320,302	12,435,263
70 to 74 years	4,628	229,502	9,278,166
75 to 79 years	3,475	173,929	7,317,795
80 to 84 years	2,424	130,801	5,743,327
85 years and over	2,285	122,403	5,493,433
	312,311	8,001,024	308,745,538

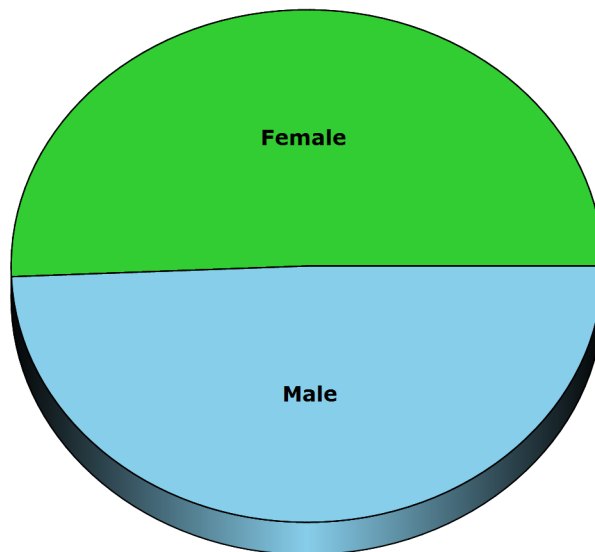
Source: 2010 Census.

Population by Race/Ethnicity

	Loudoun County	Virginia	United States
Total			
Total Population	312,311	8,001,024	308,745,538
Race			
White	214,471	5,486,852	223,553,265
Black or African American	22,710	1,551,399	38,929,319
American Indian or Alaska Native	914	29,225	2,932,248
Asian	46,033	439,890	14,674,252
Native Hawaiian/Pacific Islander	184	5,980	540,013
Other	15,424	254,278	19,107,368
Multiple Races	12,575	233,400	9,009,073
Ethnicity			
Not Hispanic or Latino (of any race)	273,735	7,369,199	258,267,944
Hispanic or Latino (of any race)	38,576	631,825	50,477,594

Source: 2010 Census.

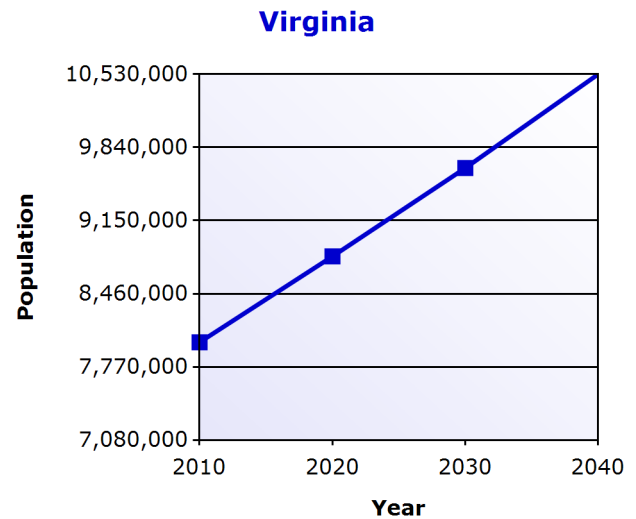
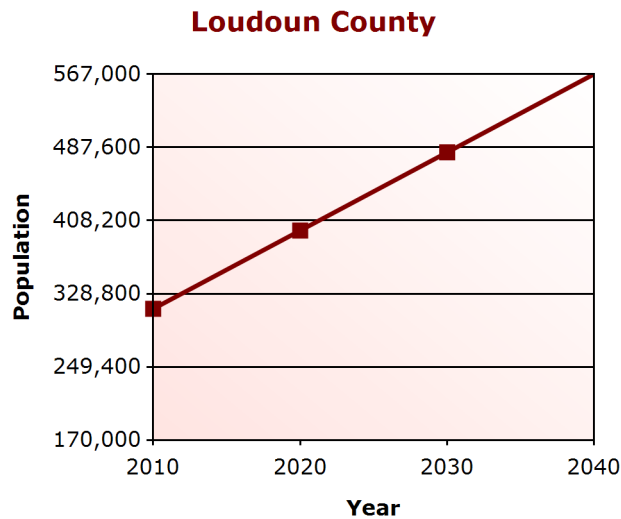
Population by Gender



	Loudoun County	Virginia	United States
Male	154,078	3,925,983	151,781,326
Female	158,233	4,075,041	156,964,212
	312,311	8,001,024	308,745,538

Source: 2010 Census.

Population Change



	Loudoun County	(% change)		Virginia	(% change)
2000	169,599			7,079,030	
2010	312,311	84.15 %		8,001,024	13.02 %
2020	397,272	27.20 %		8,811,512	10.13 %
2030	482,234	21.39 %		9,645,281	9.46 %
2040	567,195	17.62 %		10,530,229	9.17 %

Source: U.S. Census Bureau, Virginia Employment Commission.

Did you know...

you can log on to our website today and see population counts from each Decennial Census all the way back to 1900? Looking for annual population estimates? We have those too, all the way back to the 1970s!

For this data and more, visit us on the web at:

www.VirginiaLMI.com

United States™
Census
2010

Population Projections by Age and Gender

	2020		2030		2040	
	Female	Male	Female	Male	Female	Male
Under 5 years	16,809	17,347	21,463	22,150	25,464	26,280
5 to 9 years	16,123	16,603	20,337	20,944	24,681	25,417
10 to 14 years	15,539	15,771	17,901	18,167	22,004	22,332
15 to 19 years	13,111	14,074	13,743	14,752	16,688	17,913
20 to 24 years	9,841	10,336	11,324	11,894	12,558	13,189
25 to 29 years	15,634	14,100	20,524	18,510	20,710	18,677
30 to 34 years	16,236	13,993	23,920	20,616	26,496	22,836
35 to 39 years	15,681	15,364	23,014	22,548	29,083	28,496
40 to 44 years	15,070	14,899	17,153	16,958	24,329	24,052
45 to 49 years	14,946	15,043	14,663	14,758	20,717	20,850
50 to 54 years	13,891	13,945	13,079	13,130	14,331	14,386
55 to 59 years	12,308	11,816	12,357	11,864	11,671	11,205
60 to 64 years	8,489	8,309	10,395	10,175	9,422	9,222
65 to 69 years	5,872	5,171	8,674	7,639	8,384	7,384
70 to 74 years	4,708	3,966	6,295	5,302	7,421	6,251
75 to 79 years	3,347	2,655	4,510	3,577	6,413	5,086
80 to 84 years	2,065	1,256	3,594	2,187	4,626	2,815
85 years and over	1,963	992	2,736	1,382	3,858	1,949
	201,633	195,640	245,682	236,553	288,856	278,340
	397,273		482,235		567,196	

Source: Virginia Employment Commission.

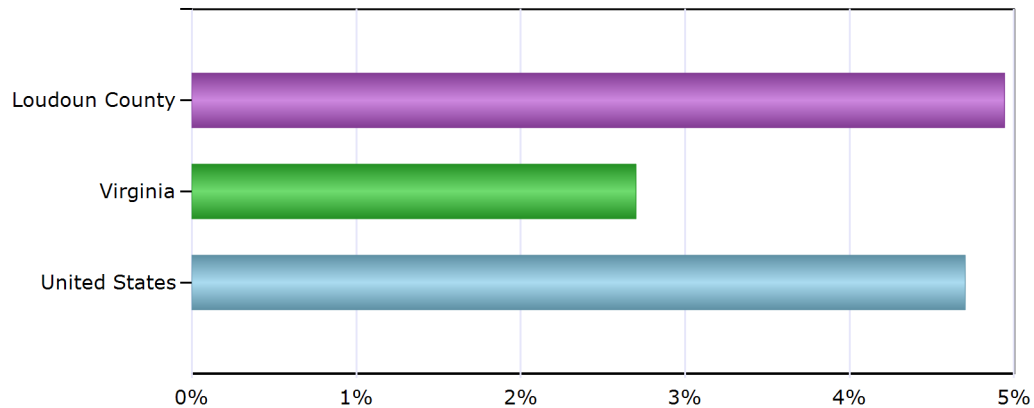
Population Projections by Race/Ethnicity

	2020	2030	2040
Total			
Total Population	397,272	482,234	567,195
Race			
White	255,568	293,579	324,180
Black or African American	28,351	32,490	35,121
Asian	67,644	90,978	121,381
Other	45,709	65,186	86,512
Ethnicity			
Not Hispanic or Latino (of any race)	330,976	382,772	430,437
Hispanic or Latino (of any race)	66,297	99,462	136,759

Source: Virginia Employment Commission.

English Language Skills

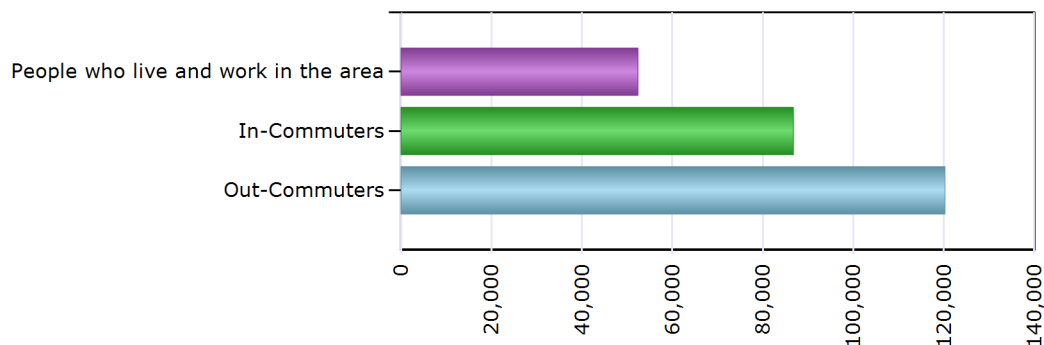
(Age 5 and over that speak English less than well)



	Total	Speak English less than well	Percent
Loudoun County	275,845	13,635	4.94%
Virginia	7,419,283	200,418	2.70%
United States	286,433,395	13,472,190	4.70%

Source: U.S. Census Bureau
American Community Survey, 2007-2011.

Commuting Patterns



Commuting Patterns	
People who live and work in the area	52,378
In-Commuters	86,751
Out-Commuters	120,263
Net In-Commuters (In-Commuters minus Out-Commuters)	-33,512

Source: U.S. Census Bureau,
OnTheMap Application and LEHD Origin-Destination Employment Statistics, 2011.

Top 10 Places Residents are Commuting To

Area	Workers
Fairfax County, VA	61,414
District of Columbia, DC	9,984
Arlington County, VA	7,071
Montgomery County, MD	6,289
Prince William County, VA	4,781
Alexandria city, VA	3,546
Prince George's County, MD	2,625
Henrico County, VA	1,841
Fairfax city, VA	1,665
Manassas city, VA	1,113

Top 10 Places Workers are Commuting From

Area	Workers
Fairfax County, VA	28,033
Prince William County, VA	9,457
Montgomery County, MD	3,998
Frederick County, VA	3,003
Jefferson County, WV	2,963
Fauquier County, VA	2,443
Frederick County, MD	2,413
Prince George's County, MD	2,349
Arlington County, VA	1,961
District of Columbia, DC	1,599

Source: U.S. Census Bureau,
OnTheMap Application and LEHD Origin-Destination Employment Statistics, 2011.

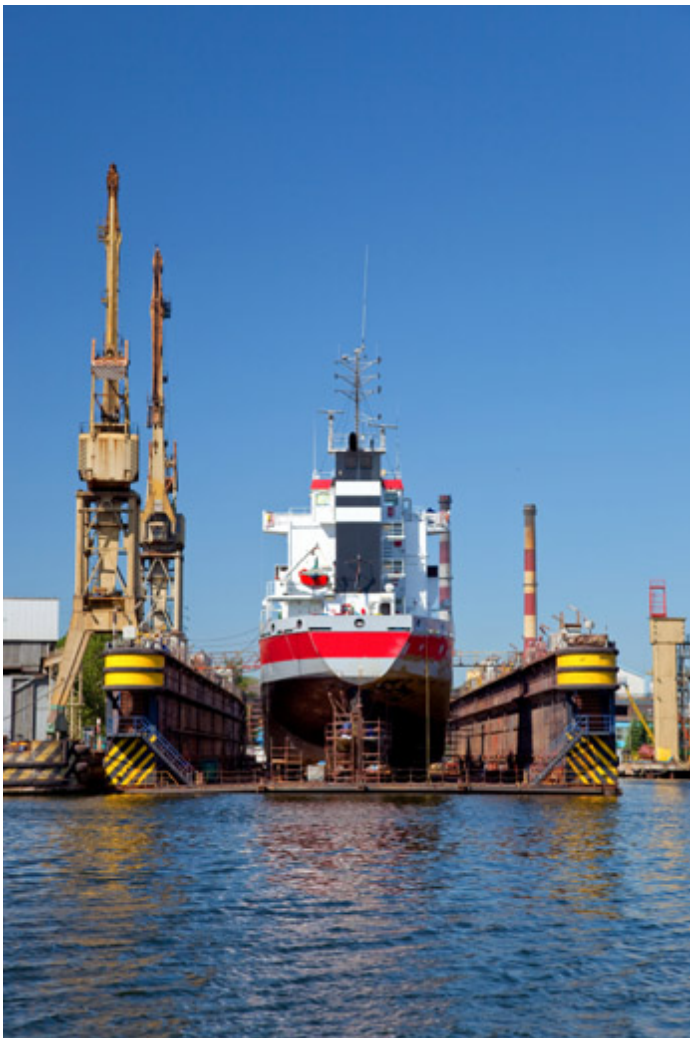
Please Note: Commuting patterns data is no longer produced from the Decennial Census. As an alternative, we are providing commuting data from the U.S. Census Bureau's OnTheMap application and LEHD Origin-Destination Employment Statistics program. Since this data is produced from an entirely different data set, it is not advisable to compare the new data with previously released commuting patterns. For more information about the OnTheMap application or the LEHD program, please visit the following website:

<http://lehd.ces.census.gov>

III. Economic Profile

Overview

The Economic Profile of Loudoun County consists primarily of data produced by the Virginia Employment Commission, U.S. Census Bureau, and the Bureau of Labor Statistics.



Related Terms and Definitions

Average Weekly Wage

Computed as average quarterly wages divided by 13.

Consumer Price Index (CPI)

The Consumer Price Index measures the average change over time in the prices paid by urban consumers for a representative market basket of consumer goods and services.

Local Employment Dynamics (LED)

The Local Employment Dynamics Program at the Census Bureau, together with its state partners, provides employment information at the county, city, and Workforce Investment Area level. This information tracks workers in different industries by age and gender and provides statistics on job creation, separation, turnover, and wages.

Quarterly Census of Employment & Wages (QCEW)

A federal/state cooperative program that collects and compiles employment and wage data for workers covered by state unemployment insurance (UI) laws and the federal civilian workers covered by Unemployment Compensation for Federal Employees (UCFE). These data are maintained at the state in micro and macro levels and also sent to BLS quarterly.

Unemployment Insurance (UI)

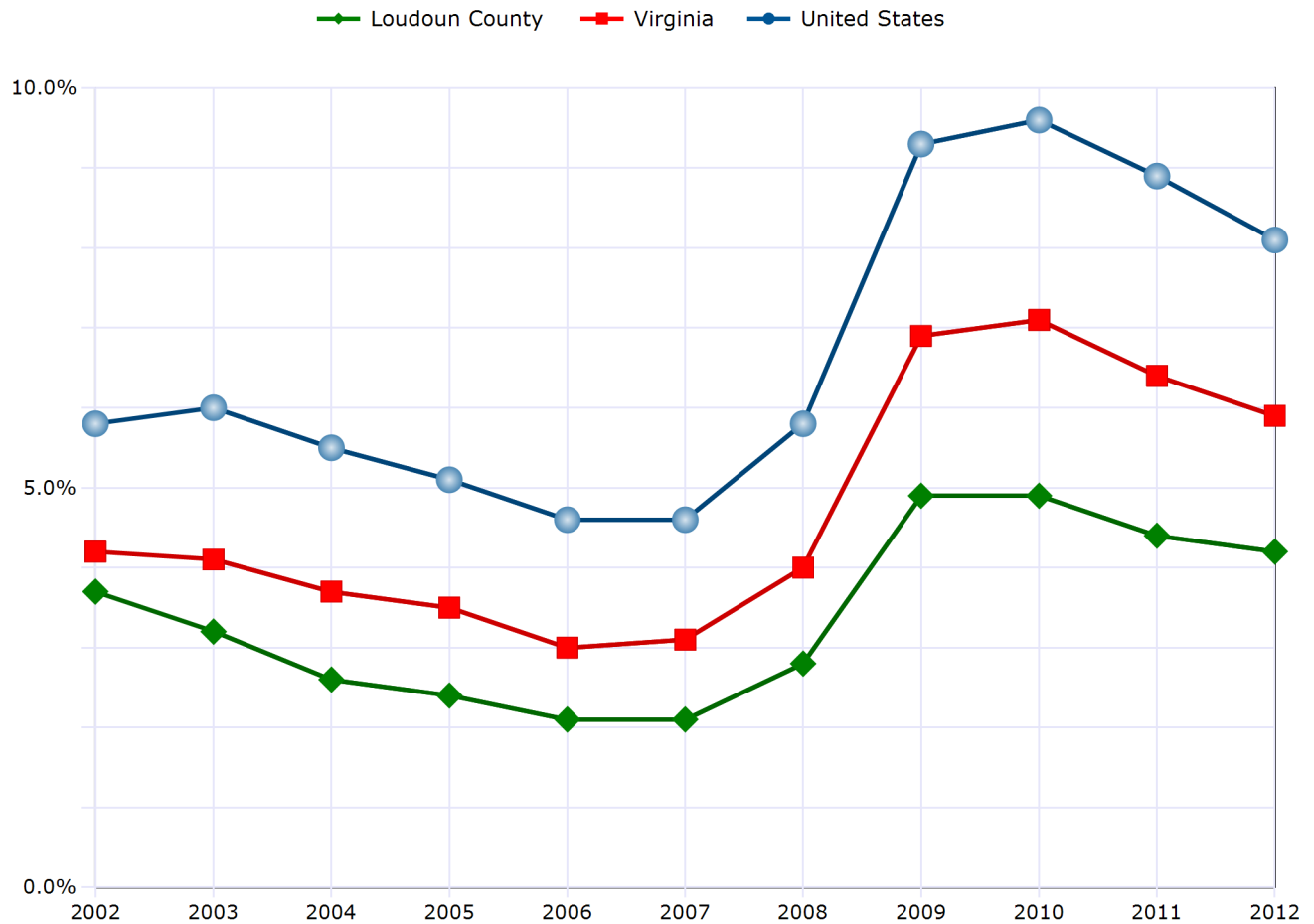
Unemployment insurance is a program for the accumulation of funds paid by employers to be used for the payment of unemployment insurance to workers during periods of unemployment which are beyond the workers' control. Unemployment insurance replaces a part of the worker's wage loss if he becomes eligible for payments.

Unemployment Rate

The number of unemployed people as a percentage of the labor force.

Unemployment Rates

Trends

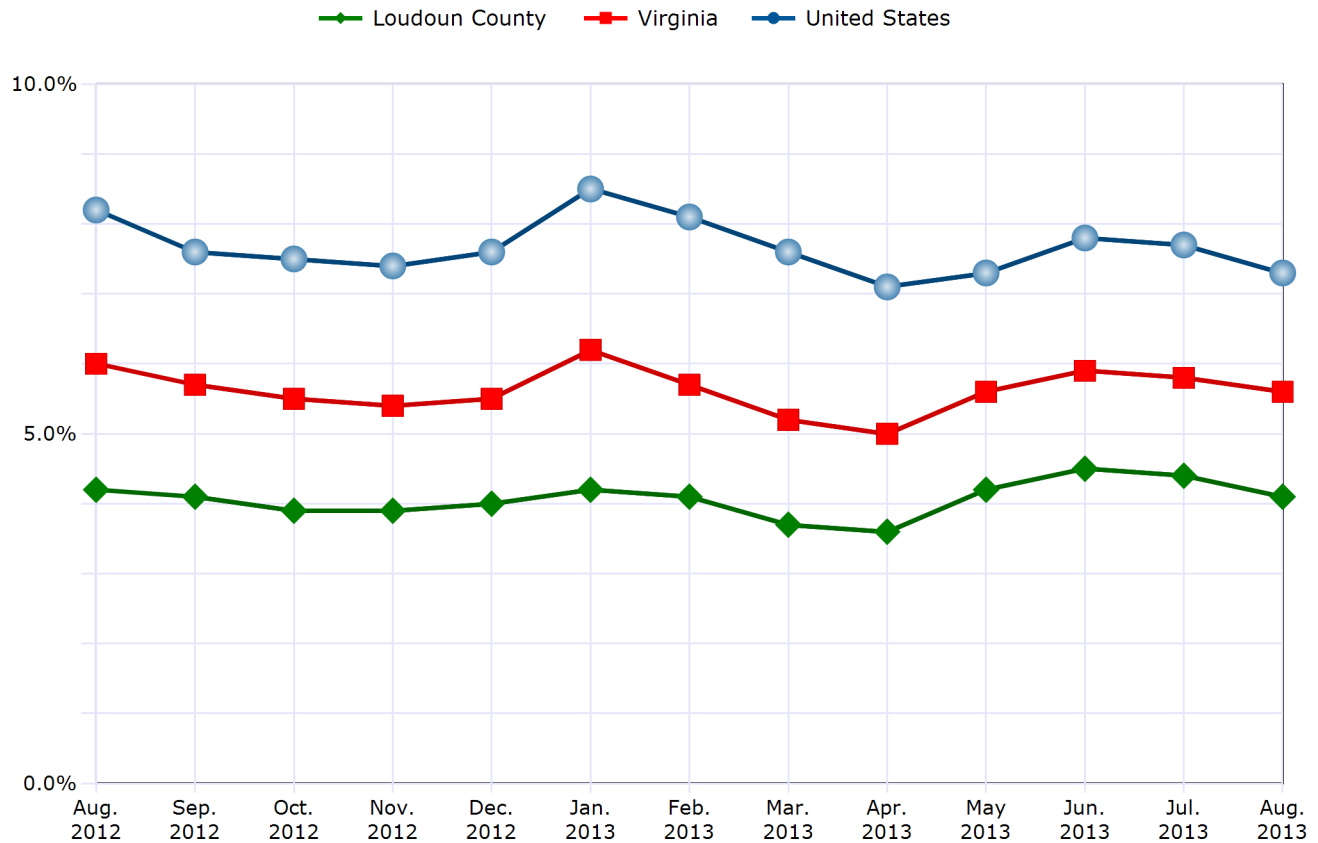


	Loudoun County	Virginia	United States
2002	3.7%	4.2%	5.8%
2003	3.2%	4.1%	6.0%
2004	2.6%	3.7%	5.5%
2005	2.4%	3.5%	5.1%
2006	2.1%	3.0%	4.6%
2007	2.1%	3.1%	4.6%
2008	2.8%	4.0%	5.8%
2009	4.9%	6.9%	9.3%
2010	4.9%	7.1%	9.6%
2011	4.4%	6.4%	8.9%
2012	4.2%	5.9%	8.1%

Source: Virginia Employment Commission,
Local Area Unemployment Statistics.

Unemployment Rates

Past 12 Months



	Loudoun County	Virginia	United States
Aug. 2012	4.2%	6.0%	8.2%
Sep. 2012	4.1%	5.7%	7.6%
Oct. 2012	3.9%	5.5%	7.5%
Nov. 2012	3.9%	5.4%	7.4%
Dec. 2012	4.0%	5.5%	7.6%
Jan. 2013	4.2%	6.2%	8.5%
Feb. 2013	4.1%	5.7%	8.1%
Mar. 2013	3.7%	5.2%	7.6%
Apr. 2013	3.6%	5.0%	7.1%
May 2013	4.2%	5.6%	7.3%
Jun. 2013	4.5%	5.9%	7.8%
Jul. 2013	4.4%	5.8%	7.7%
Aug. 2013	4.1%	5.6%	7.3%

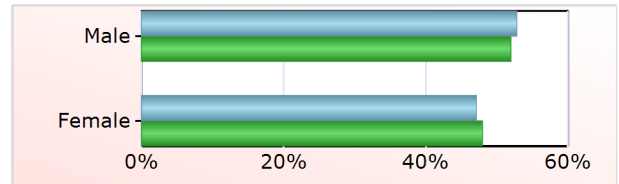
Source: Virginia Employment Commission,
Local Area Unemployment Statistics.

Characteristics of the Insured Unemployed

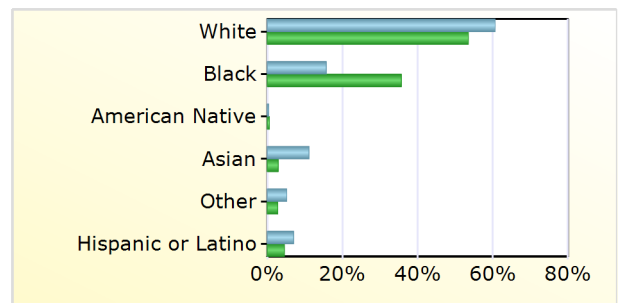
■ Loudoun County - (1,198 claimants)

■ Virginia - (37,522 claimants)

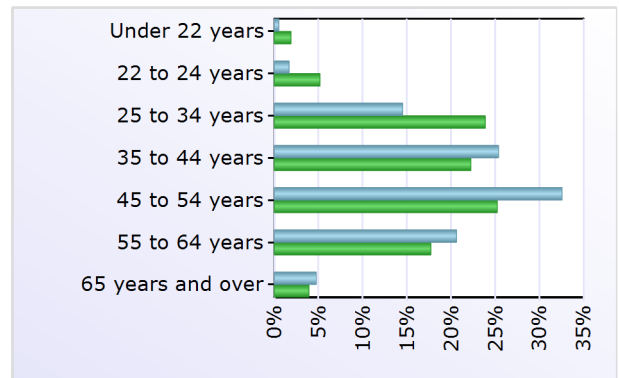
Gender	Loudoun County	Virginia
Male	633	19,511
Female	565	18,011
Unspecified		



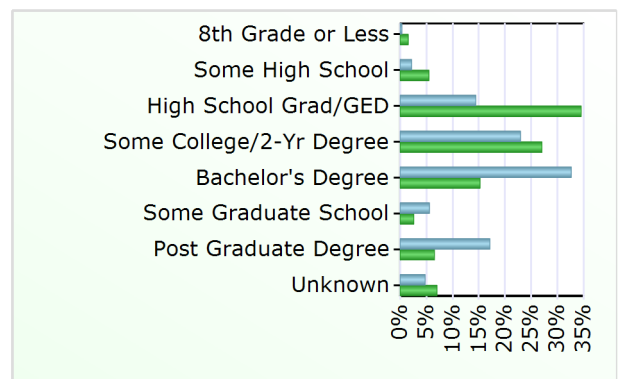
Race	Loudoun County	Virginia
White	727	20,082
Black	188	13,393
American Native	4	212
Asian	133	1,094
Other	62	1,037
Hispanic or Latino	84	1,704



Age	Loudoun County	Virginia
Under 22 years	6	705
22 to 24 years	20	1,938
25 to 34 years	174	8,956
35 to 44 years	304	8,346
45 to 54 years	390	9,465
55 to 64 years	247	6,644
65 years and over	57	1,468
Unknown		



Education	Loudoun County	Virginia
8th Grade or Less	4	575
Some High School	26	2,059
High School Grad/GED	173	12,955
Some College/2-Yr Degree	275	10,144
Bachelor's Degree	391	5,719
Some Graduate School	67	979
Post Graduate Degree	205	2,454
Unknown	57	2,637

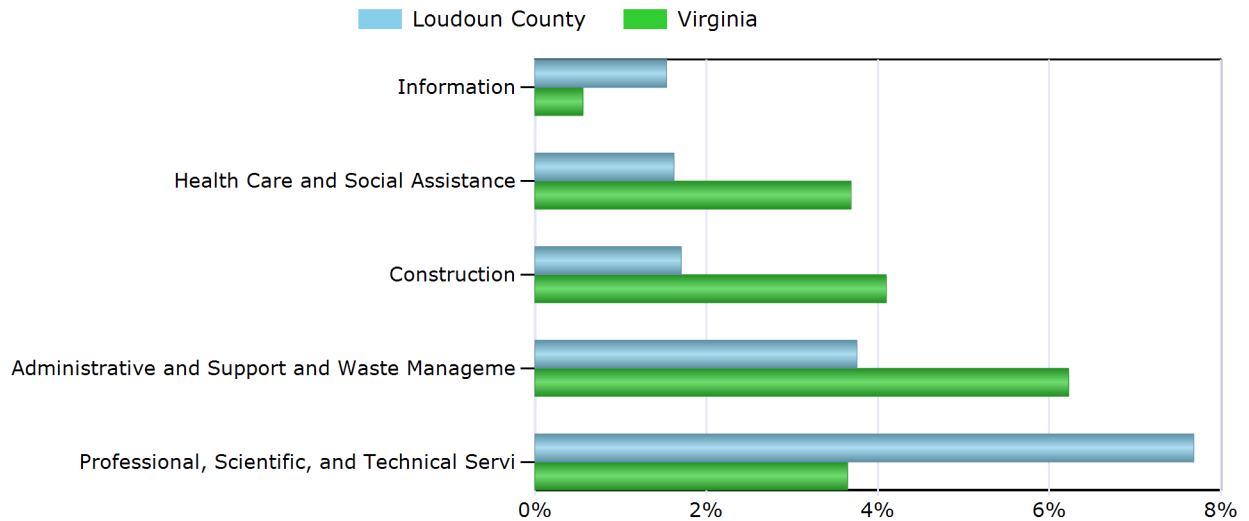


Source: Virginia Employment Commission,
Characteristics of the Insured Unemployed, September 2013.

Characteristics of the Insured Unemployed

Top 5 Industries With Largest Number of Claimants in Loudoun County

(excludes unclassified)



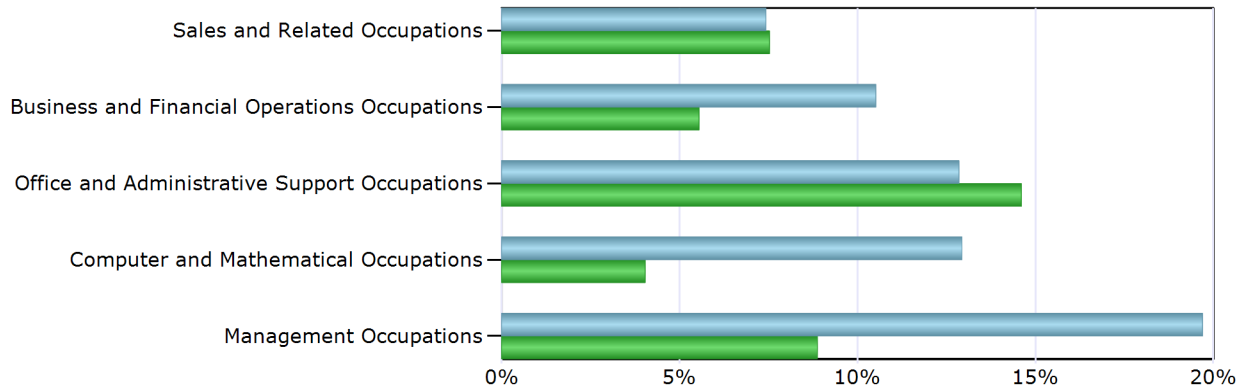
Industry	Loudoun County	Virginia
Agriculture, Forestry, Fishing and Hunting		39
Mining, Quarrying, and Oil and Gas Extraction		160
Utilities	1	10
Construction	20	1,447
Manufacturing	1	516
Wholesale Trade	16	392
Retail Trade	11	683
Transportation and Warehousing	5	319
Information	18	198
Finance and Insurance	9	353
Real Estate and Rental and Leasing	11	221
Professional, Scientific, and Technical Servi	90	1,287
Management of Companies and Enterprises	3	60
Administrative and Support and Waste Manageme	44	2,197
Educational Services	6	213
Health Care and Social Assistance	19	1,302
Arts, Entertainment, and Recreation	5	76
Accommodation and Food Services	9	919
Other Services (except Public Administration)	6	448
Unclassified	897	24,452

Source: Virginia Employment Commission,
Characteristics of the Insured Unemployed, September 2013.

Characteristics of the Insured Unemployed

Top 5 Occupation Groups With Largest Number of Claimants in Loudoun County

(excludes unclassified)

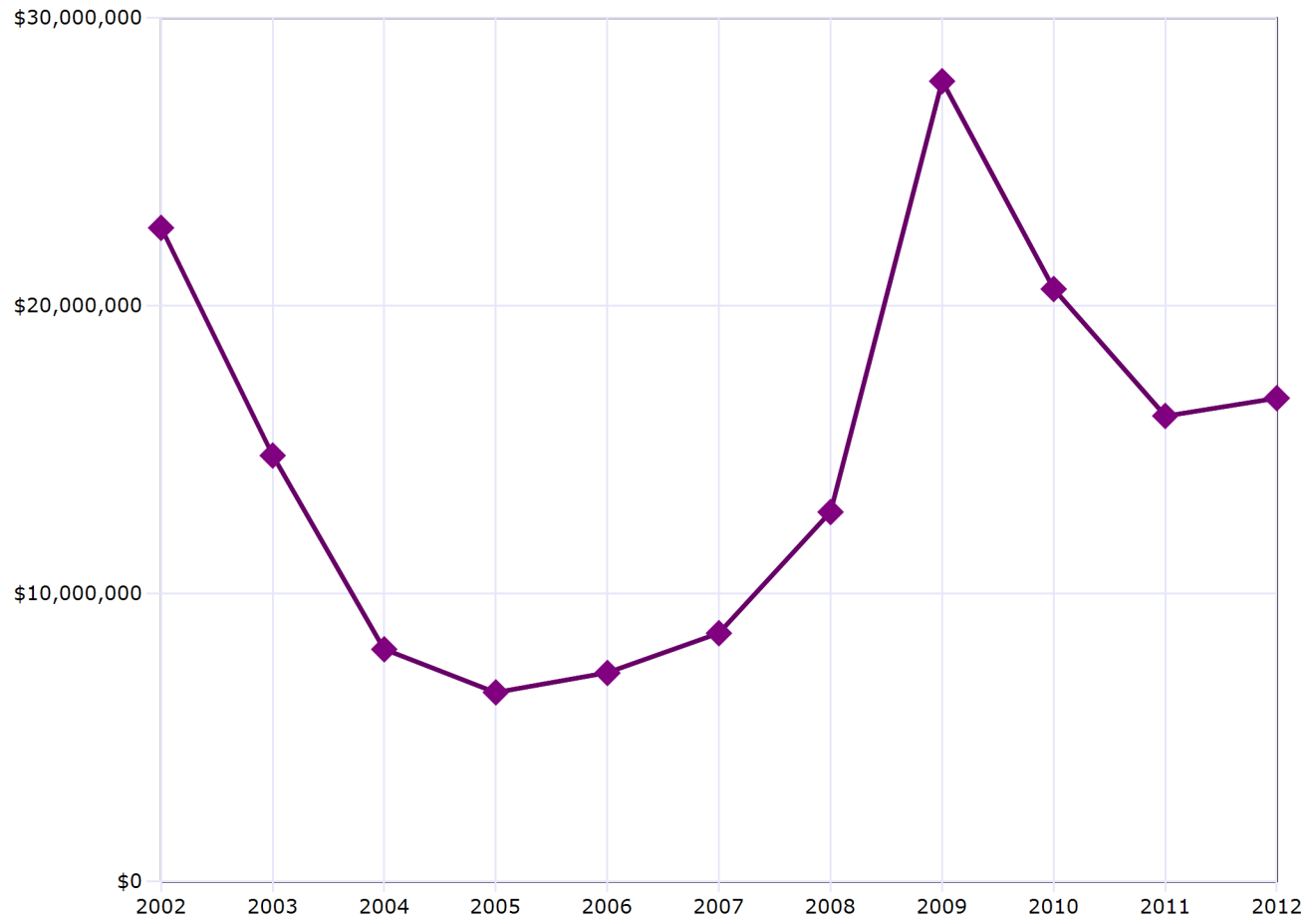


Occupation	Loudoun County	Virginia
Management Occupations	236	3,330
Business and Financial Operations Occupations	126	2,082
Computer and Mathematical Occupations	155	1,514
Architecture and Engineering Occupations	52	739
Life, Physical, and Social Science Occupations	6	178
Community and Social Service Occupations	2	386
Legal Occupations	8	209
Education, Training, and Library Occupations	21	938
Arts, Design, Entertainment, Sports, and Media Occ	67	723
Healthcare Practitioners and Technical Occupations	11	764
Healthcare Support Occupations	16	1,167
Protective Service Occupations	9	457
Food Preparation and Serving Related Occupations	12	1,419
Building and Grounds Cleaning and Maintenance Occu	9	834
Personal Care and Service Occupations	13	669
Sales and Related Occupations	89	2,825
Office and Administrative Support Occupations	154	5,481
Farming, Fishing, and Forestry Occupations		74
Construction and Extraction Occupations	20	2,761
Installation, Maintenance, and Repair Occupations	13	1,332
Production Occupations	13	3,184
Transportation and Material Moving Occupations	19	1,702
Military Specific Occupations	14	620
Unknown Occupation Code	133	4,134

Source: Virginia Employment Commission,
Characteristics of the Insured Unemployed, September 2013.

Unemployment Insurance Payments

Trends

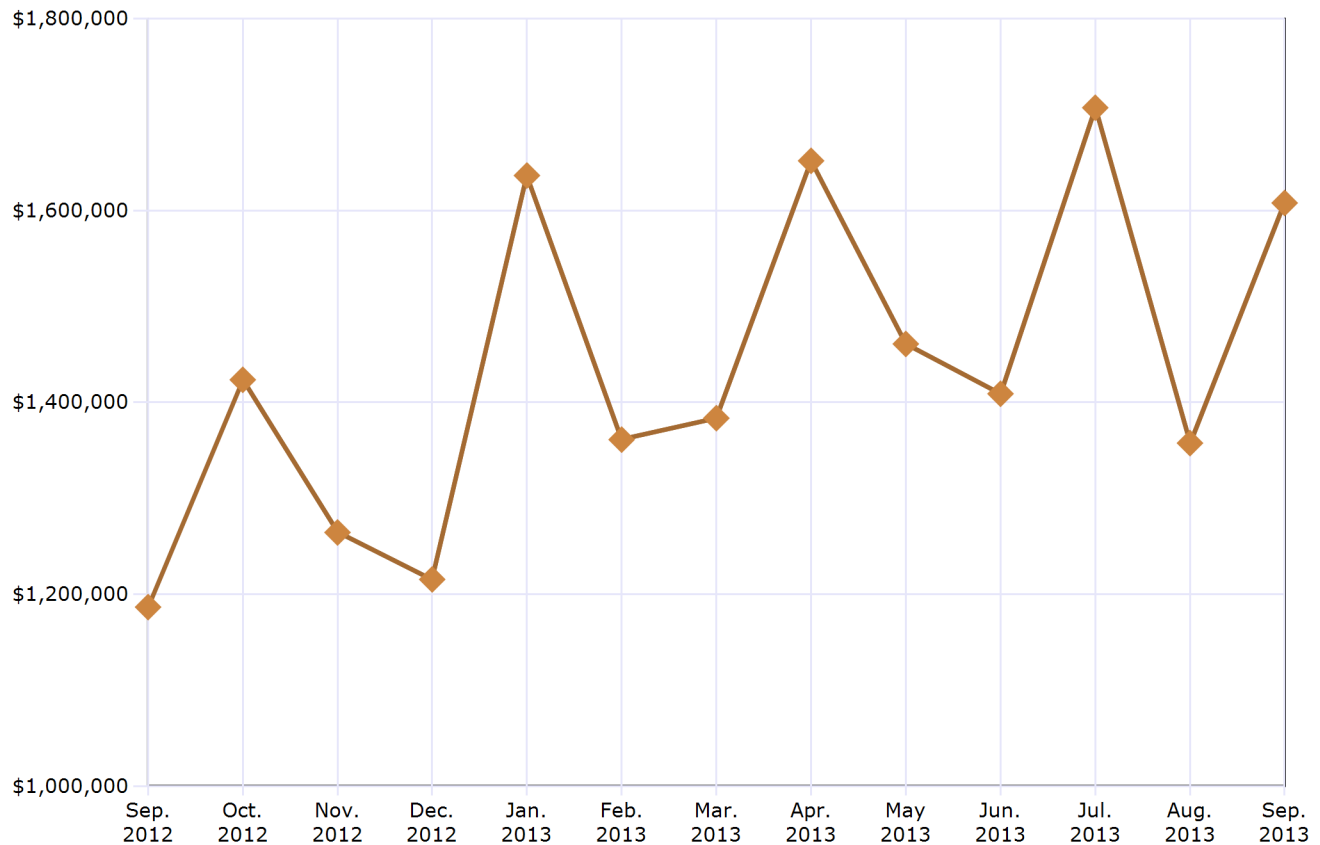


	Loudoun County		Virginia	
	Weeks Paid	Amount Paid	Weeks Paid	Amount Paid
2002	63,942	\$22,709,678	2,494,138	\$741,502,766
2003	46,719	\$14,800,254	2,320,260	\$608,250,060
2004	27,431	\$8,068,018	1,632,841	\$376,193,745
2005	21,820	\$6,572,476	1,382,659	\$327,192,126
2006	23,394	\$7,246,215	1,334,848	\$334,996,815
2007	26,550	\$8,629,143	1,384,335	\$364,789,088
2008	38,091	\$12,838,134	1,699,923	\$468,544,246
2009	82,801	\$27,805,960	3,782,630	\$1,069,206,277
2010	62,135	\$20,585,001	2,727,738	\$748,174,724
2011	48,406	\$16,176,292	2,242,341	\$612,702,314
2012	49,003	\$16,795,060	2,102,986	\$592,044,339

Source: Virginia Employment Commission,
Unemployment Insurance Program.

Unemployment Insurance Payments

Past 12 Months



	Loudoun County		Virginia	
	Weeks Paid	Amount Paid	Weeks Paid	Amount Paid
Sep. 2012	3,404	\$1,186,628	142,335	\$40,685,067
Oct. 2012	4,124	\$1,423,520	169,497	\$48,641,092
Nov. 2012	3,682	\$1,264,429	148,802	\$42,228,783
Dec. 2012	3,543	\$1,215,492	144,914	\$41,107,449
Jan. 2013	4,761	\$1,636,422	218,684	\$60,852,121
Feb. 2013	4,004	\$1,361,173	181,880	\$50,992,027
Mar. 2013	4,015	\$1,383,537	173,510	\$49,108,549
Apr. 2013	4,742	\$1,651,709	186,852	\$53,635,467
May 2013	4,192	\$1,460,875	152,821	\$44,049,360
Jun. 2013	4,044	\$1,408,956	150,735	\$42,976,692
Jul. 2013	4,926	\$1,707,077	186,871	\$53,368,753
Aug. 2013	3,923	\$1,357,558	140,860	\$40,474,693
Sep. 2013	4,581	\$1,607,798	159,186	\$46,985,079

Source: Virginia Employment Commission,
Unemployment Insurance Program.

Employers by Size of Establishment

	Loudoun County	Virginia
0 to 4 employees	6,153	143,645
5 to 9 employees	1,464	37,338
10 to 19 employees	1,101	26,967
20 to 49 employees	851	19,113
50 to 99 employees	328	6,710
100 to 249 employees	161	3,641
250 to 499 employees	34	961
500 to 999 employees	16	354
1000 and over employees	9	242
	10,117	238,971

Employment by Size of Establishment

	Loudoun County	Virginia
0 to 4 employees	8,700	214,056
5 to 9 employees	9,701	248,288
10 to 19 employees	15,190	365,681
20 to 49 employees	25,797	578,869
50 to 99 employees	22,791	457,232
100 to 249 employees	24,735	544,056
250 to 499 employees	11,991	333,338
500 to 999 employees	10,895	242,689
1000 and over employees	13,153	611,650
	142,953	3,595,859

Note: Asterisks (***) indicate non-disclosable data.

'Zero; no employment' typically represents new startup firms or sole-proprietorships.

Source: Virginia Employment Commission,
Quarterly Census of Employment and Wages (QCEW), 1st Quarter (January, February, March) 2013.

50 Largest Employers

- | | |
|--|---|
| 1. Loudoun County Schools | 26. Verizon |
| 2. County of Loudoun | 27. The Home Depot |
| 3. U.S. Department of Homeland Defense | 28. Club Demonstration Service |
| 4. Orbital Sciences Corporation | 29. National Electronics Warr Corp |
| 5. United Air Lines | 30. Northern Virginia Community College |
| 6. Worldcom | 31. Town of Leesburg |
| 7. M.C. Dean, Inc. | 32. Swissport U.S.A., Inc. |
| 8. Loudoun Hospital Center | 33. Howard Hughes Medical Ins |
| 9. Raytheon Company | 34. Verizon Data Services |
| 10. Postal Service | 35. J. K. Moving & Storage |
| 11. AOL Inc | 36. McDonald's |
| 12. U.S. Department of Transportation | 37. George Washington University |
| 13. Wegmans Store #07 | 38. Alliedbarton Security Ser |
| 14. Verisign | 39. Toll Brothers, Inc. |
| 15. Gate Gourmet | 40. Prospect Waterproofing Company |
| 16. Harris Teeter Supermarket | 41. Hunt Leigh USA Corp |
| 17. Wal Mart | 42. Rei Systems Inc |
| 18. Loudoun Medical Group | 43. Administaff |
| 19. Giant Food | 44. United Airlines Inc |
| 20. Metro Washington Airports | 45. Dynalectric Company |
| 21. Neustar Inc | 46. Destination Leesburg Mana Inc |
| 22. United Express Airtran Jet Con | 47. N A L C Health Benefit Plan |
| 23. Costco | 48. Mastec Services Company Inc |
| 24. God Bless America Inc | 49. Airline Tariff Publishers |
| 25. Target Corp | 50. Christos Building Services |

Source: Virginia Employment Commission,
Quarterly Census of Employment and Wages (QCEW), 1st Quarter (January, February, March) 2013.

Did you know...

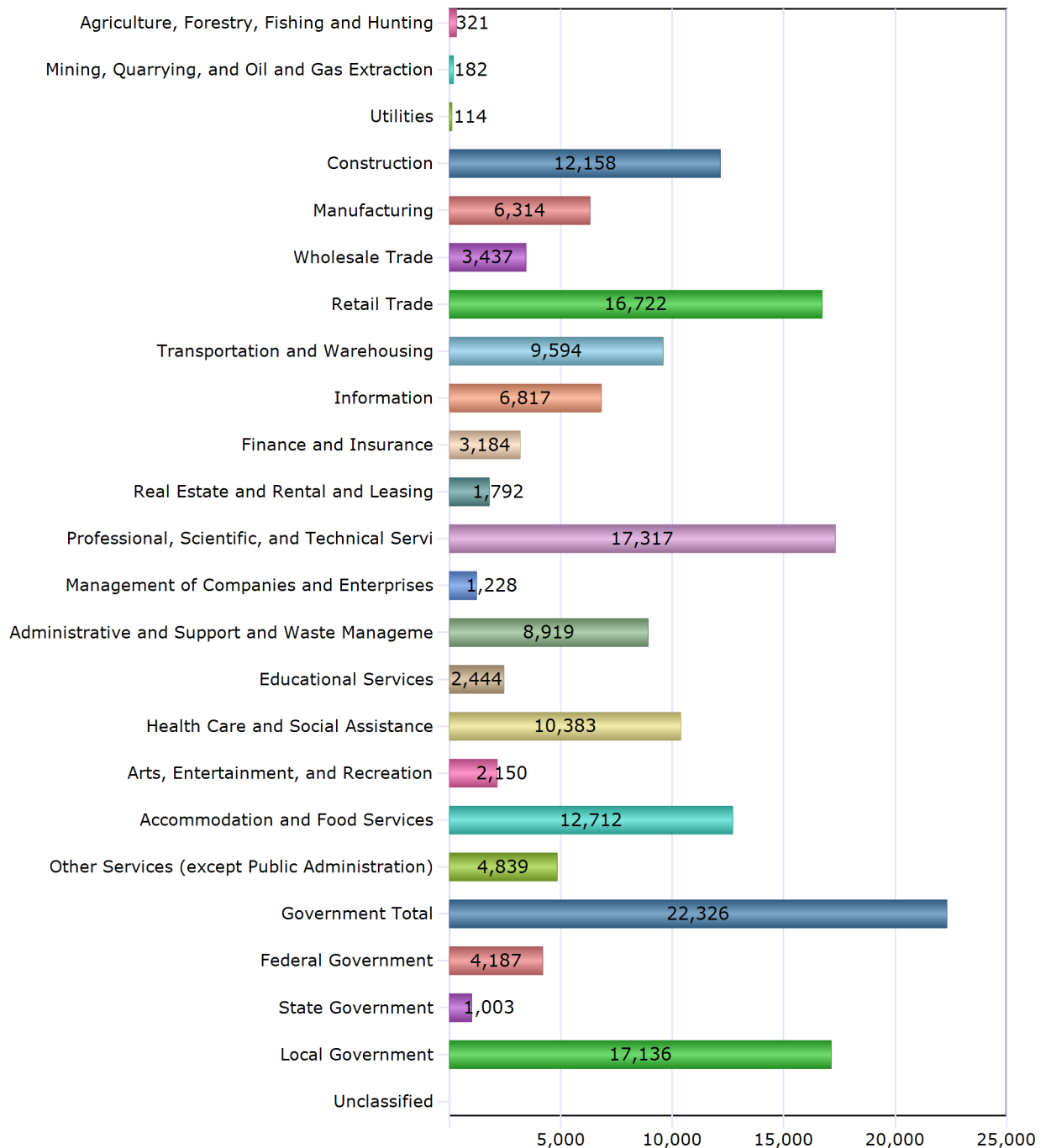
you can search over 300,000 employer listings on our website provided by Infogroup? This easy-to-use feature lets you search for employers by keyword, industry, sales volume, size range, and more!



For this data and more, visit us on the web at:

www.VirginiaLMI.com

Employment by Industry

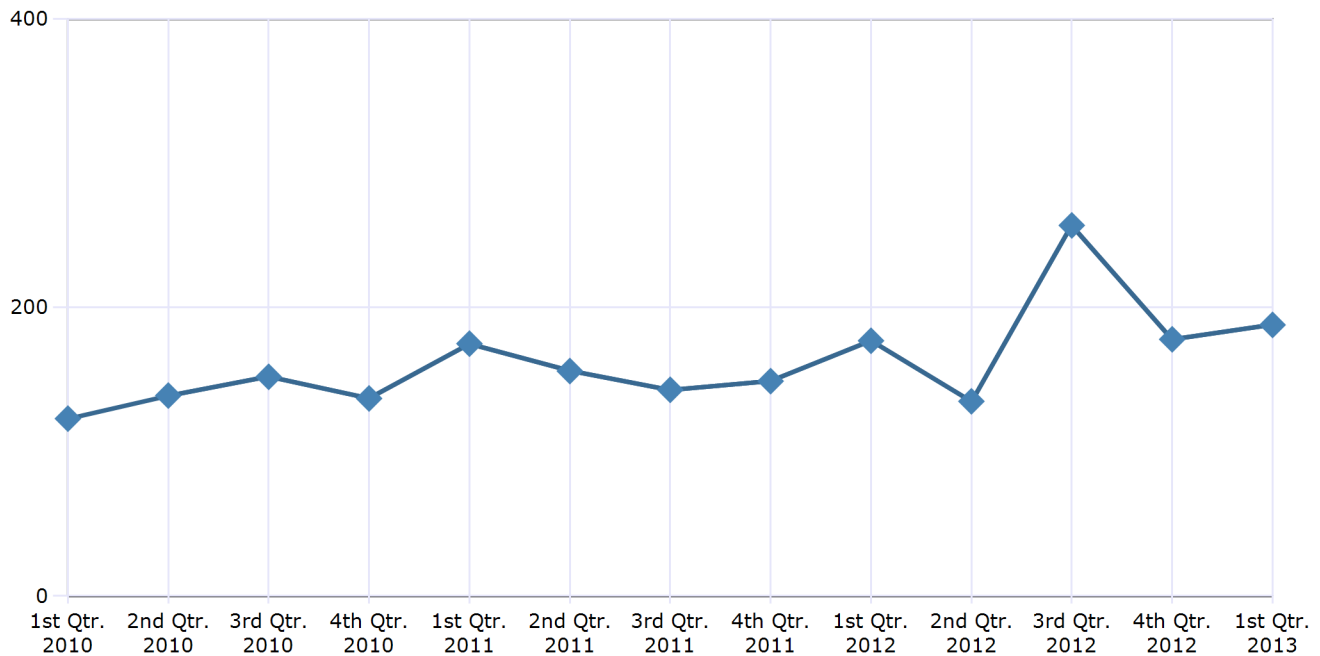


Total: 142,954

Note: Asterisk (*) indicates non-disclosable data.

Source: Virginia Employment Commission, Quarterly Census of Employment and Wages (QCEW), 1st Quarter (January, February, March) 2013.

New Startup Firms



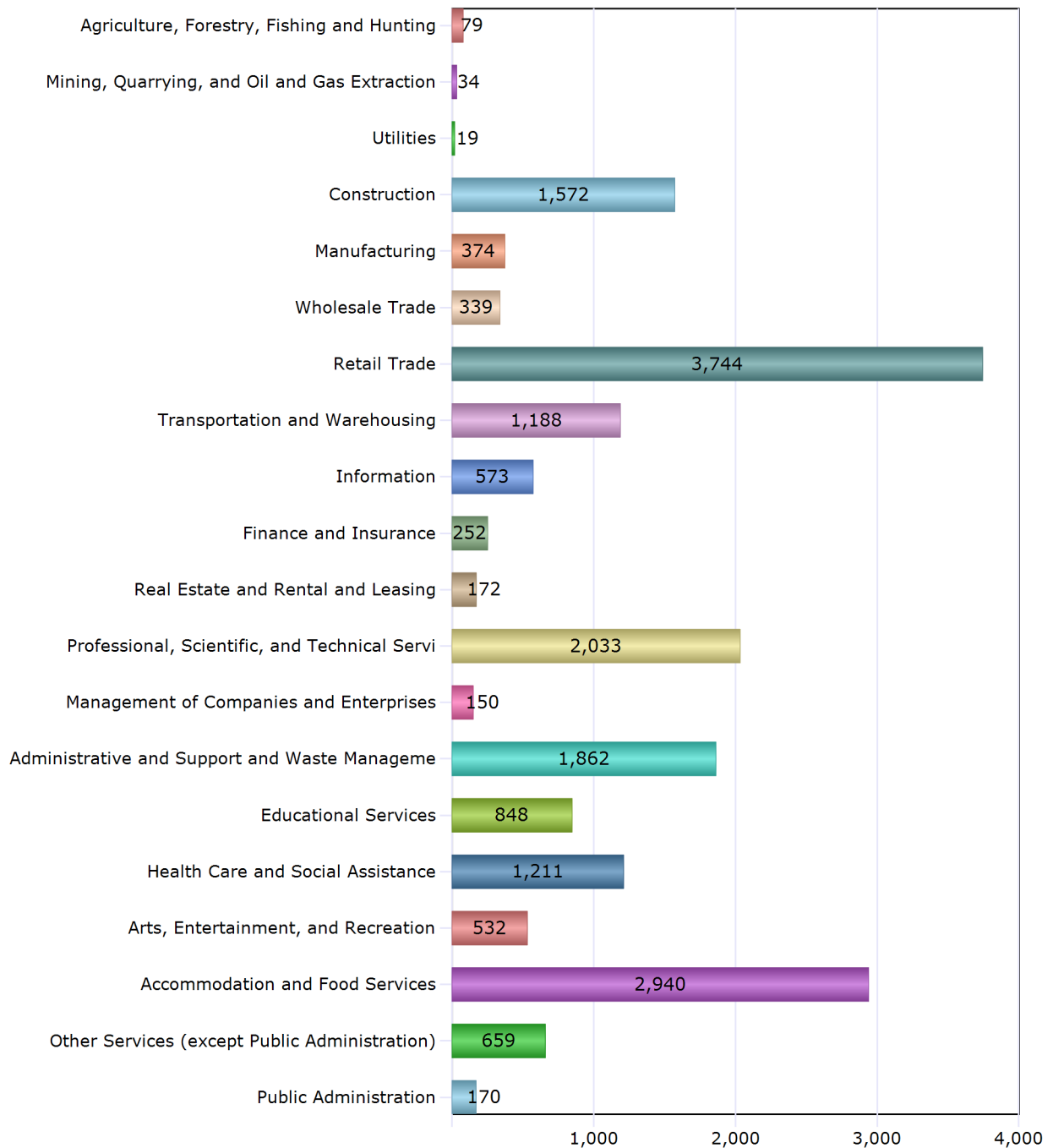
	Loudoun County	Virginia
1st Qtr. 2010	123	2,633
2nd Qtr. 2010	139	2,475
3rd Qtr. 2010	152	2,758
4th Qtr. 2010	137	2,568
1st Qtr. 2011	175	3,083
2nd Qtr. 2011	156	3,023
3rd Qtr. 2011	143	2,405
4th Qtr. 2011	149	2,518
1st Qtr. 2012	177	3,079
2nd Qtr. 2012	135	2,506
3rd Qtr. 2012	257	3,977
4th Qtr. 2012	178	2,999
1st Qtr. 2013	188	3,321

Note: The following criteria was used to define new startup firms:

- 1.) Setup and liability date both occurred during 1st Quarter (January, February, March) 2013
- 2.) Establishment had no predecessor UI Account Number
- 3.) Private Ownership
- 4.) Average employment is less than 250
- 5.) For multi-unit establishments, the parent company must also meet the above criteria.

Source: Virginia Employment Commission, Quarterly Census of Employment and Wages (QCEW), 1st Quarter (January, February, March) 2013.

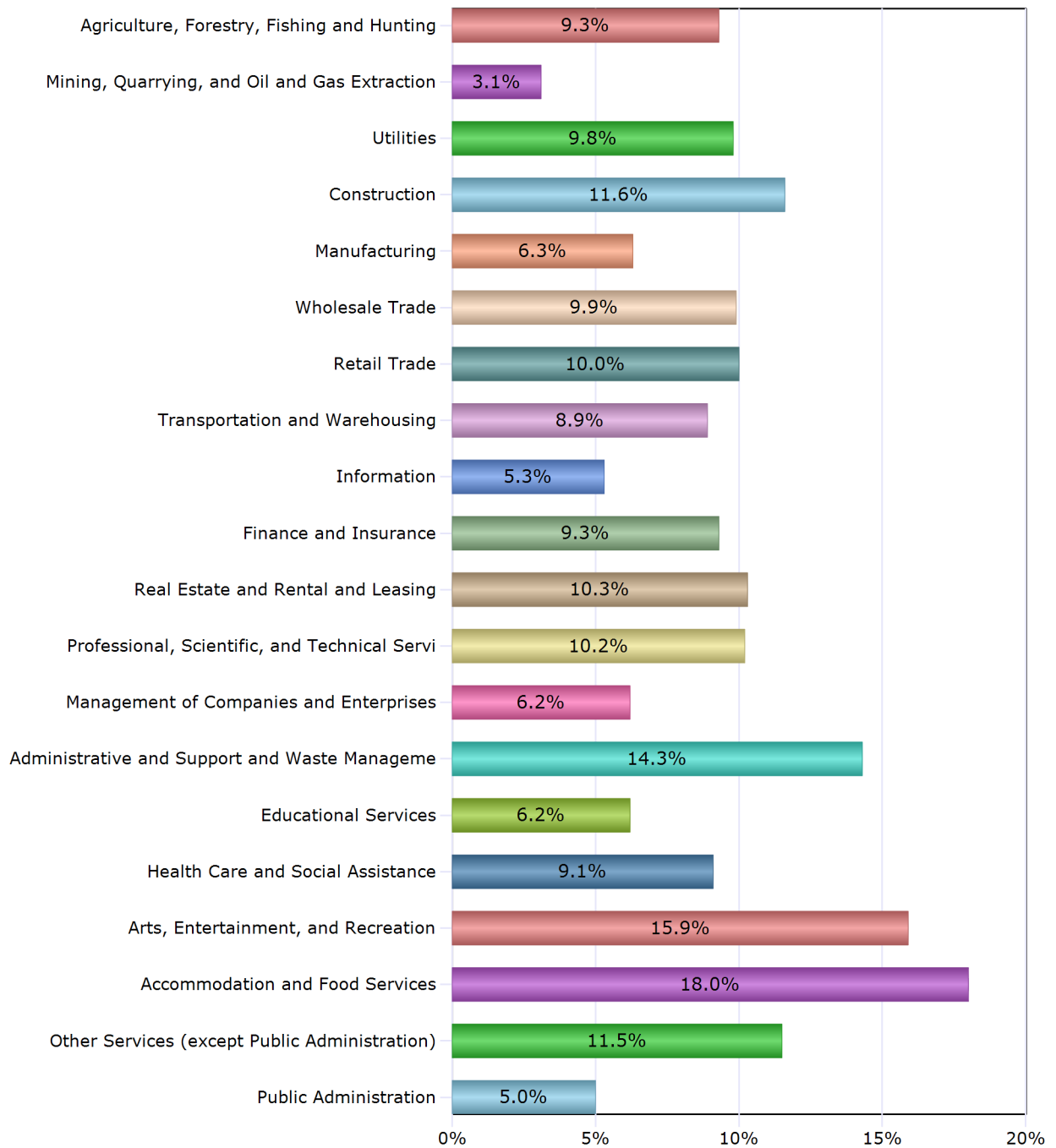
New Hires by Industry



Total: 79

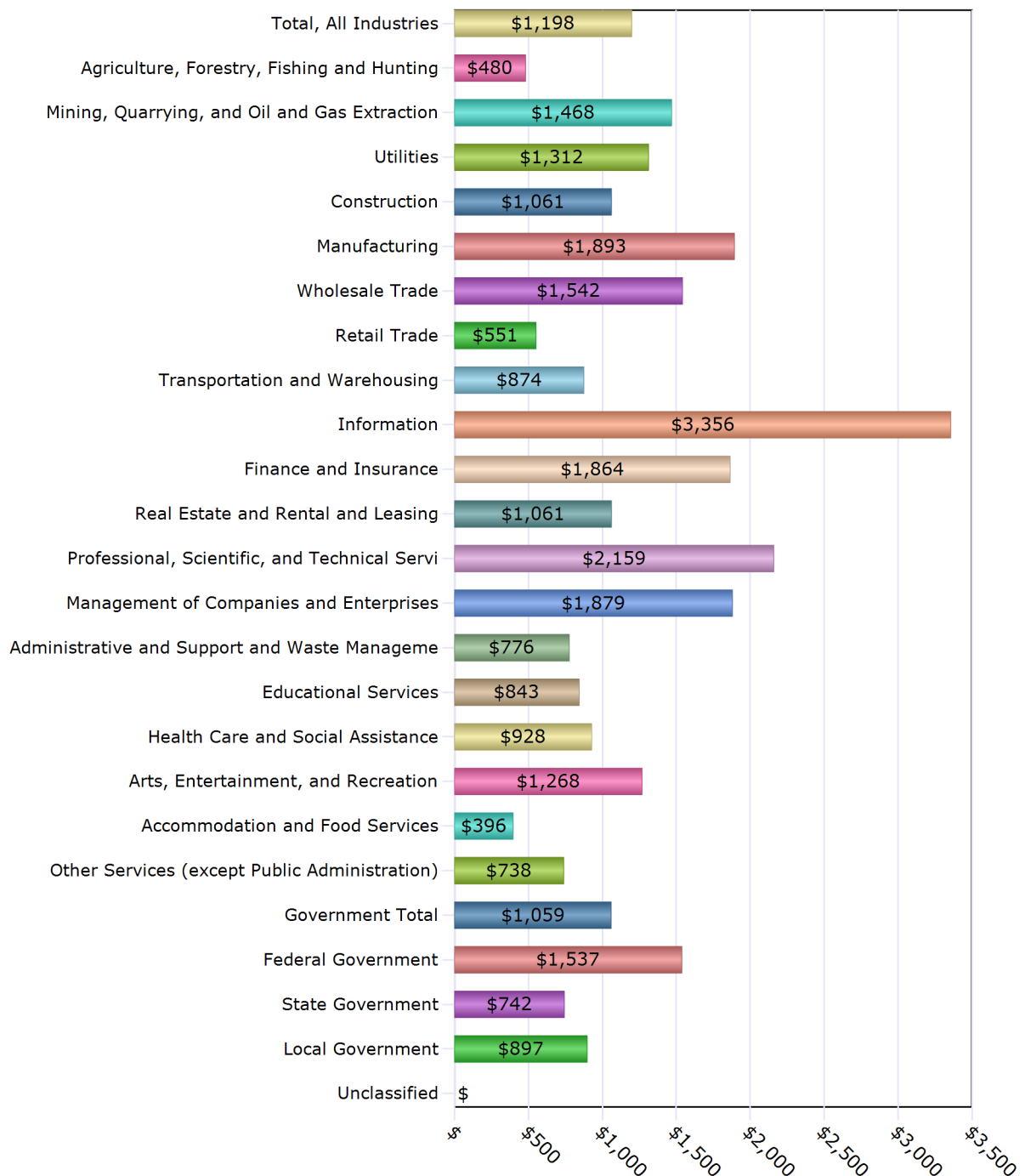
Source: U.S. Census Bureau,
Local Employment Dynamics (LED) Program, 4th Quarter (October, November, December) 2012, all ownerships.

Turnover by Industry



Source: U.S. Census Bureau,
Local Employment Dynamics (LED) Program, 3rd Quarter (July, August, September) 2012, all ownerships.

Average Weekly Wage by Industry



Note: Asterisk (*) indicates non-disclosable data.

Source: Virginia Employment Commission,
Quarterly Census of Employment and Wages (QCEW), 1st Quarter (January, February, March) 2013.

Age of Workers by Industry

	14–18	19–21	22–24	25–34	35–44	45–54	55–64	65+
Total, All Industries	3,404	5,456	7,896	30,432	33,795	34,325	19,530	6,386
Agriculture, Forestry, Fishing and Hunting	37	26	34	96	81	117	96	38
Mining, Quarrying, and Oil and Gas Extraction		3	10	51	55	76	37	20
Utilities			3	26	20	34	20	
Construction	112	312	565	3,093	3,250	3,181	1,543	522
Manufacturing	67	80	215	1,386	1,470	2,128	1,286	283
Wholesale Trade	20	59	154	713	950	1,077	557	171
Retail Trade	710	1,524	1,559	3,284	2,656	2,859	1,991	708
Transportation and Warehousing	65	208	458	2,115	2,681	3,765	2,230	540
Information	16	52	158	1,001	2,182	1,900	857	118
Finance and Insurance	7	47	134	713	858	843	445	106
Real Estate and Rental and Leasing	113	74	98	371	364	422	251	109
Professional, Scientific, and Technical Services	86	250	707	4,563	5,718	4,444	2,195	801
Management of Companies and Enterprises	18	45	82	324	376	432	244	59
Administrative and Support and Waste Management	197	346	629	2,481	2,403	2,175	1,217	687
Educational Services	142	312	544	2,631	3,578	4,151	2,566	658
Health Care and Social Assistance	131	336	705	2,590	2,818	2,581	1,486	444
Arts, Entertainment, and Recreation	341	228	253	635	497	434	220	145
Accommodation and Food Services	1,139	1,211	1,100	2,493	2,095	1,788	1,023	577
Other Services (except Public Administration)	128	258	358	1,226	1,018	1,075	729	250
Public Administration	76	85	129	641	724	843	540	150

Source: U.S. Census Bureau,
Local Employment Dynamics (LED) Program, 4th Quarter (October, November, December) 2012, all ownerships.

What is LED?

Developed by the U.S. Census Bureau, the Local Employment Dynamics (LED) program merges Virginia's Unemployment Compensation wage and employer records with Census demographic data. Read more about LED on the following website:

<http://lehd.did.census.gov/led/>



Industry Employment and Projections

Long Term

	Employment			Percent	
	Estimated 2010	Projected 2020	Change	Total	Annual
Total, All Industries	1,242,737	1,541,988	299,251	24.08%	2.18%
Agriculture, Forestry, Fishing and Hunting	152	147	-5	-3.29%	-.33%
Mining, Quarrying, and Oil and Gas Extraction	455	445	-10	-2.2%	-.22%
Utilities	2,618	2,605	-13	-.5%	-.05%
Construction	57,212	84,231	27,019	47.23%	3.94%
Manufacturing	20,458	19,806	-652	-3.19%	-.32%
Wholesale Trade	23,577	27,829	4,252	18.03%	1.67%
Retail Trade	110,165	128,013	17,848	16.2%	1.51%
Transportation and Warehousing	27,495	31,565	4,070	14.8%	1.39%
Information	39,210	43,568	4,358	11.11%	1.06%
Finance and Insurance	34,550	39,900	5,350	15.48%	1.45%
Real Estate and Rental and Leasing	18,889	21,208	2,319	12.28%	1.16%
Professional, Scientific, and Technical Servi	242,224	345,425	103,201	42.61%	3.61%
Management of Companies and Enterprises	25,199	27,518	2,319	9.2%	.88%
Administrative and Support and Waste Manageme	67,579	83,102	15,523	22.97%	2.09%
Educational Services	90,674	123,069	32,395	35.73%	3.1%
Health Care and Social Assistance	86,674	119,499	32,825	37.87%	3.26%
Arts, Entertainment, and Recreation	14,275	16,983	2,708	18.97%	1.75%
Accommodation and Food Services	84,826	97,499	12,673	14.94%	1.4%
Other Services (except Public Administration)	50,376	60,038	9,662	19.18%	1.77%

*Note: Asterisks (***) indicate non-disclosable data.*

Projections data is for Combined Projections Area (LWIA XI and LWIA XII). No data available for Loudoun County.

*Source: Virginia Employment Commission,
Long Term Industry and Occupational Projections, 2010-2020.*

Industry Employment and Projections

Short Term

	Employment			Percent	
	Estimated 2012	Projected 2014	Change	Total	Annual
Total, All Industries	3,955,612	4,060,985	105,373	2.66%	1.32%
Agriculture, Forestry, Fishing and Hunting	3,754	3,867	113	3.01%	1.49%
Mining, Quarrying, and Oil and Gas Extraction	8,504	7,958	-546	-6.42%	-3.26%
Utilities	10,545	10,303	-242	-2.29%	-1.15%
Construction	177,604	181,252	3,648	2.05%	1.02%
Manufacturing	231,330	231,797	467	.2%	.1%
Wholesale Trade	111,429	112,109	680	.61%	.3%
Retail Trade	418,185	429,362	11,177	2.67%	1.33%
Transportation and Warehousing	106,247	108,890	2,643	2.49%	1.24%
Information	70,989	69,773	-1,216	-1.71%	-.86%
Finance and Insurance	127,679	132,281	4,602	3.6%	1.79%
Real Estate and Rental and Leasing	51,726	52,560	834	1.61%	.8%
Professional, Scientific, and Technical Servi	397,450	414,697	17,247	4.34%	2.15%
Management of Companies and Enterprises	75,979	80,137	4,158	5.47%	2.7%
Administrative and Support and Waste Manageme	209,347	217,100	7,753	3.7%	1.83%
Educational Services	367,237	377,416	10,179	2.77%	1.38%
Health Care and Social Assistance	410,652	428,306	17,654	4.3%	2.13%
Arts, Entertainment, and Recreation	43,217	45,231	2,014	4.66%	2.3%
Accommodation and Food Services	311,532	323,755	12,223	3.92%	1.94%
Other Services (except Public Administration)	130,702	134,193	3,491	2.67%	1.33%

Note: Asterisks (***) indicate non-disclosable data.

Projections data is for Virginia Statewide. No data available for Loudoun County.

Source: Virginia Employment Commission,
Short Term Industry and Occupational Projections, 2012-2014.

Occupation Employment and Projections

Long Term

	Employment			Openings		
	Estimated 2010	Projected 2020	% Change	Replace- ments	Growth	Total
Total, All Occupations	1,242,737	1,541,988	24.08%	28,166	30,161	58,327
Management Occupations	102,790	119,717	16.47%	2,117	1,694	3,811
Business and Financial Operations Occupations	126,348	162,546	28.65%	2,446	3,620	6,066
Computer and Mathematical Occupations	130,447	183,000	40.29%	2,159	5,255	7,414
Architecture and Engineering Occupations	32,575	40,361	23.9%	728	785	1,513
Life, Physical, and Social Science Occupations	13,293	16,318	22.76%	427	302	729
Community and Social Service Occupations	11,883	15,159	27.57%	260	328	588
Legal Occupations	24,330	27,980	15%	405	365	770
Education, Training, and Library Occupations	67,011	89,402	33.41%	1,411	2,239	3,650
Arts, Design, Entertainment, Sports, and Media Occupations	31,085	38,924	25.22%	822	786	1,608
Healthcare Practitioners and Technical Occupations	43,191	55,644	28.83%	878	1,245	2,123
Healthcare Support Occupations	18,724	25,699	37.25%	286	698	984
Protective Service Occupations	30,854	36,775	19.19%	741	594	1,335
Food Preparation and Serving Related Occupations	83,613	98,133	17.37%	3,065	1,452	4,517
Building and Grounds Cleaning and Maintenance Occupations	48,718	58,300	19.67%	878	958	1,836
Personal Care and Service Occupations	41,678	52,663	26.36%	953	1,108	2,061
Sales and Related Occupations	121,133	141,674	16.96%	3,613	2,072	5,685
Office and Administrative Support Occupations	152,657	178,655	17.03%	3,300	2,766	6,066
Farming, Fishing, and Forestry Occupations	418	443	5.98%	13	3	16
Construction and Extraction Occupations	55,065	75,290	36.73%	1,168	2,024	3,192
Installation, Maintenance, and Repair Occupations	37,135	44,642	20.22%	845	751	1,596
Production Occupations	21,513	24,106	12.05%	458	288	746
Transportation and Material Moving Occupations	48,276	56,557	17.15%	1,195	828	2,023

Note: Asterisks (***) indicate non-disclosable data.

Projections data is for Combined Projections Area (LWIA XI and LWIA XII). No data available for Loudoun County.

Source: Virginia Employment Commission,
Long Term Industry and Occupational Projections, 2010-2020.

Occupation Employment and Projections

Short Term

	Employment			Openings		
	Estimated 2012	Projected 2014	% Change	Replace- ments	Growth	Total
Total, All Occupations	3,955,612	4,060,985	2.66%	92,454	54,026	146,480
Management Occupations	217,453	220,929	1.6%	4,016	1,760	5,776
Business and Financial Operations Occupations	264,892	275,110	3.86%	4,754	5,109	9,863
Computer and Mathematical Occupations	207,476	216,456	4.33%	3,114	4,490	7,604
Architecture and Engineering Occupations	82,615	83,241	.76%	1,728	446	2,174
Life, Physical, and Social Science Occupations	31,111	31,936	2.65%	976	414	1,390
Community and Social Service Occupations	56,720	59,186	4.35%	1,183	1,233	2,416
Legal Occupations	42,929	44,297	3.19%	654	684	1,338
Education, Training, and Library Occupations	245,233	252,268	2.87%	4,950	3,518	8,468
Arts, Design, Entertainment, Sports, and Media Occupations	69,323	71,296	2.85%	1,794	1,027	2,821
Healthcare Practitioners and Technical Occupations	200,448	207,190	3.36%	3,625	3,372	6,997
Healthcare Support Occupations	95,207	99,525	4.54%	1,214	2,159	3,373
Protective Service Occupations	99,190	101,608	2.44%	2,532	1,210	3,742
Food Preparation and Serving Related Occupations	312,407	324,952	4.02%	13,190	6,272	19,462
Building and Grounds Cleaning and Maintenance Occupations	148,427	152,688	2.87%	2,454	2,130	4,584
Personal Care and Service Occupations	135,751	142,547	5.01%	3,061	3,404	6,465
Sales and Related Occupations	424,154	432,950	2.07%	14,269	4,504	18,773
Office and Administrative Support Occupations	557,817	569,857	2.16%	12,121	6,434	18,555
Farming, Fishing, and Forestry Occupations	7,185	7,248	.88%	202	38	240
Construction and Extraction Occupations	192,411	194,542	1.11%	4,030	1,174	5,204
Installation, Maintenance, and Repair Occupations	153,691	156,453	1.8%	3,282	1,482	4,764
Production Occupations	179,839	181,430	.88%	3,626	1,161	4,787
Transportation and Material Moving Occupations	231,333	235,276	1.7%	5,680	2,004	7,684

Note: Asterisks (***) indicate non-disclosable data.

Projections data is for Virginia Statewide. No data available for Loudoun County.

Source: Virginia Employment Commission,
Short Term Industry and Occupational Projections, 2012-2014.

Growth Occupations

	Employment			Average Annual Openings			Average Annual Salary
	Estimated 2010	Projected 2020	% Change	Replace-ments	Growth	Total	
Biomedical Engineers	288	605	110.07%	6	32	38	\$100,704
Home Health Aides	***	***	***	***	***	***	\$22,846
Helpers--Carpenters	604	1,076	78.15%	16	47	63	\$28,256
Helpers--Brickmasons, Blockmasons, Stonemasons, and Tile and Marble Setters	395	685	73.42%	10	29	39	\$28,884
Personal Care Aides	5,888	10,210	73.4%	47	432	479	\$23,795
Interpreters and Translators	3,603	6,129	70.11%	96	253	349	\$102,535
Epidemiologists	***	***	***	***	***	***	\$70,038
Reinforcing Iron and Rebar Workers	98	162	65.31%	2	6	8	\$42,009
Occupational Therapy Assistants	***	***	***	***	***	***	\$74,703
Dental Hygienists	1,452	2,363	62.74%	29	91	120	\$106,152
Glaziers	209	339	62.2%	8	13	21	\$47,617
Meeting, Convention, and Event Planners	2,338	3,707	58.55%	45	137	182	\$62,109
Software Developers, Systems Software	23,172	36,696	58.36%	241	1,352	1,593	\$116,619
Helpers--Pipelayers, Plumbers, Pipefitters, and Steamfitters	363	567	56.2%	10	20	30	\$32,655
Stonemasons	162	253	56.17%	3	9	12	\$53,353
Dental Assistants	2,818	4,344	54.15%	59	153	212	\$43,779
Physical Therapist Aides	250	385	54%	4	14	18	\$23,034
Brickmasons and Blockmasons	1,012	1,556	53.75%	21	54	75	\$43,785
Market Research Analysts and Marketing Specialists	5,945	9,095	52.99%	158	315	473	\$77,319
Medical Secretaries	2,071	3,144	51.81%	28	107	135	\$37,811

Note: Asterisks (***) indicate non-disclosable data.

Projections and OES wage data are for Combined Projections Area (LWIA XI and LWIA XII). No data available for Loudoun County.

Source: Virginia Employment Commission,
Long Term Industry and Occupational Projections, 2010-2020
Occupational Employment Statistics (OES) Survey, 2011.

Declining Occupations

	Employment			Openings		
	Estimated 2010	Projected 2020	% Change	Replace-ments	Growth	Total
Postal Service Mail Sorters, Processors, and Processing Machine Operators	1,207	629	-47.89%	6	0	6
Postal Service Clerks	671	350	-47.84%	16	0	16
Semiconductor Processors	***	***	***	***	***	***
Switchboard Operators, Including Answering Service	951	761	-19.98%	18	0	18
Prepress Technicians and Workers	***	***	***	***	***	***
Word Processors and Typists	827	714	-13.66%	5	0	5
Door-to-Door Sales Workers, News and Street Vendors, and Related Workers	***	***	***	***	***	***
Shampooers	856	762	-10.98%	16	0	16
Mechanical Engineering Technicians	611	545	-10.8%	12	0	12
Postal Service Mail Carriers	2,258	2,017	-10.67%	74	0	74
Pressers, Textile, Garment, and Related Materials	436	390	-10.55%	3	0	3
Crossing Guards	232	213	-8.19%	6	0	6
Desktop Publishers	345	320	-7.25%	6	0	6
Sewing Machine Operators	338	317	-6.21%	2	0	2
Packaging and Filling Machine Operators and Tenders	165	155	-6.06%	3	0	3
Office Machine Operators, Except Computer	418	394	-5.74%	12	0	12
Reporters and Correspondents	347	329	-5.19%	12	0	12
Data Entry Keyers	1,974	1,877	-4.91%	35	0	35
File Clerks	897	859	-4.24%	24	0	24
Laundry and Dry-Cleaning Workers	1,709	1,654	-3.22%	32	0	32

Note: Asterisks (***) indicate non-disclosable data.

Projections data is for Combined Projections Area (LWIA XI and LWIA XII). No data available for Loudoun County.

Source: Virginia Employment Commission,
Long Term Industry and Occupational Projections, 2010-2020.

Consumer Price Index (CPI)

All Urban Consumers (CPI-U)

	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.	Ann.	% chg
2003	181.700	183.100	184.200	183.800	183.500	183.700	183.900	184.600	185.200	185.000	184.500	184.300	184.000	2.3
2004	185.200	186.200	187.400	188.000	189.100	189.700	189.400	189.500	189.900	190.900	191.000	190.300	188.900	2.7
2005	190.700	191.800	193.300	194.600	194.400	194.500	195.400	196.400	198.800	199.200	197.600	196.800	195.300	3.4
2006	198.300	198.700	199.800	201.500	202.500	202.900	203.500	203.900	202.900	201.800	201.500	201.800	201.600	3.2
2007	202.416	203.499	205.352	206.686	207.949	208.352	208.299	207.917	208.490	208.936	210.177	210.036	207.342	2.8
2008	211.080	211.693	213.528	214.823	216.632	218.815	219.964	219.086	218.783	216.573	212.425	210.228	215.303	3.8
2009	211.143	212.193	212.709	213.240	213.856	215.693	215.351	215.834	215.969	216.177	216.330	215.949	214.537	-0.4
2010	216.687	216.741	217.631	218.009	218.178	217.965	218.011	218.312	218.439	218.711	218.803	219.179	218.056	1.6
2011	220.223	221.309	223.467	224.906	225.964	225.722	225.922	226.545	226.889	226.421	226.230	225.672	224.939	3.2
2012	226.665	227.663	229.392	230.085	229.815	229.478	229.104	230.379	231.407	231.317	230.221	229.601	229.594	2.1
2013	230.280	232.166	232.773	232.531	232.945	233.504	233.596	233.877						

Urban Wage Earners and Clerical Workers (CPI-W)

	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.	Ann.	% chg
2003	177.700	179.200	180.300	179.800	179.400	179.600	179.600	180.300	181.000	180.700	180.200	179.900	179.800	2.2
2004	180.900	181.900	182.900	183.500	184.700	185.300	184.900	185.000	185.400	186.500	186.800	186.000	184.500	2.6
2005	186.300	187.300	188.600	190.200	190.000	190.100	191.000	192.100	195.000	195.200	193.400	192.500	191.000	3.5
2006	194.000	194.200	195.300	197.200	198.200	198.600	199.200	199.600	198.400	197.000	196.800	197.200	197.100	3.2
2007	197.559	198.544	200.612	202.130	203.661	203.906	203.700	203.199	203.889	204.338	205.891	205.777	202.767	2.9
2008	206.744	207.254	209.147	210.698	212.788	215.223	216.304	215.247	214.935	212.182	207.296	204.813	211.053	4.1
2009	205.700	206.708	207.218	207.925	208.774	210.972	210.526	211.156	211.322	211.549	212.003	211.703	209.630	-0.7
2010	212.568	212.544	213.525	213.958	214.124	213.839	213.898	214.205	214.306	214.623	214.750	215.262	213.967	2.1
2011	216.400	217.535	220.024	221.743	222.954	222.522	222.686	223.326	223.688	223.043	222.813	222.166	221.575	3.6
2012	223.216	224.317	226.304	227.012	226.600	226.036	225.568	227.056	228.184	227.974	226.595	225.889	226.229	2.1
2013	226.520	228.677	229.323	228.949	229.399	230.002	230.084	230.359						

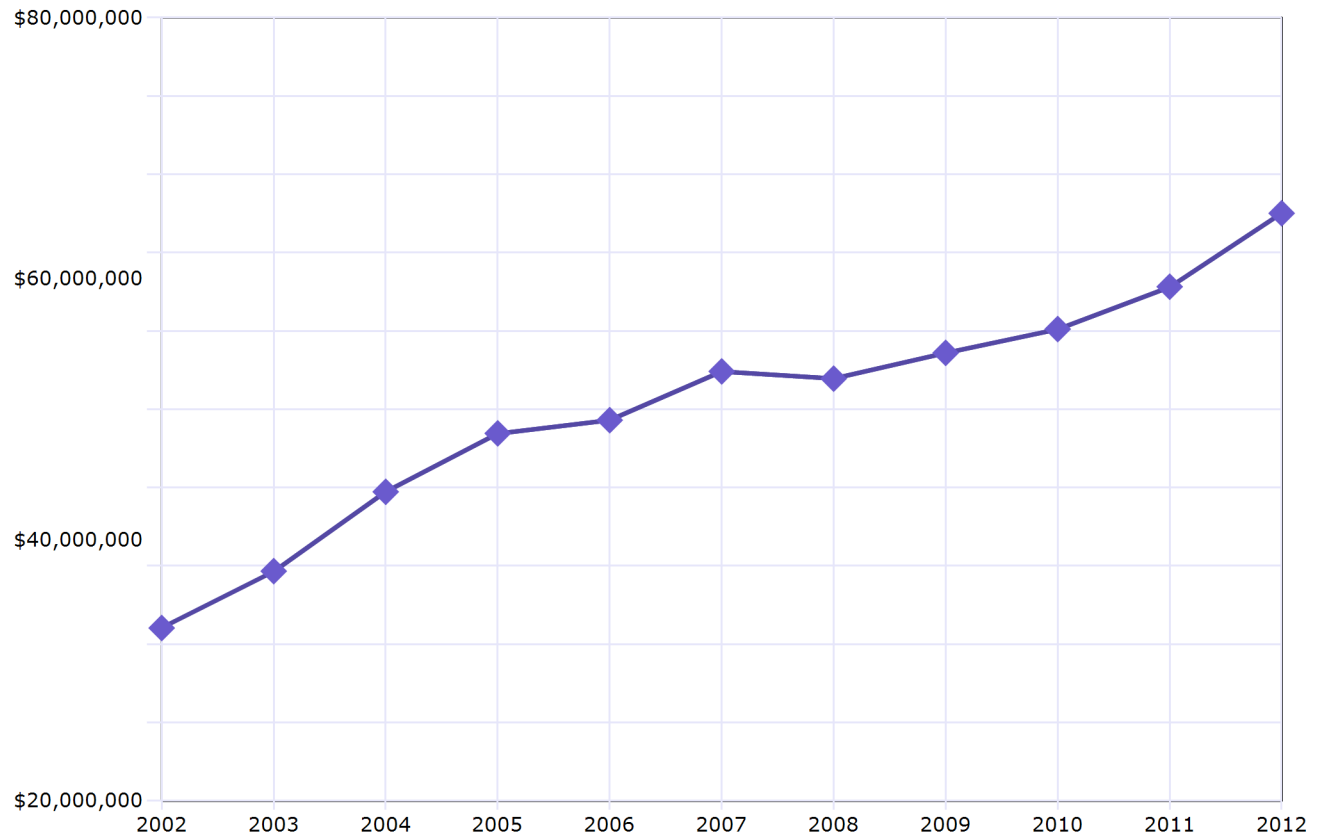
Note: CPI data is for the United States only. No data available for Loudoun County.

The CPI-U includes expenditures by urban wage earners and clerical workers, professional, managerial, and technical workers, the self-employed, short-term workers, the unemployed, retirees and others not in the labor force. The CPI-W only includes expenditures by those in hourly wage earning or clerical jobs.

Source: Bureau of Labor Statistics,
Consumer Price Indexes (CPI) Program.

Local Option Sales Tax

Trends



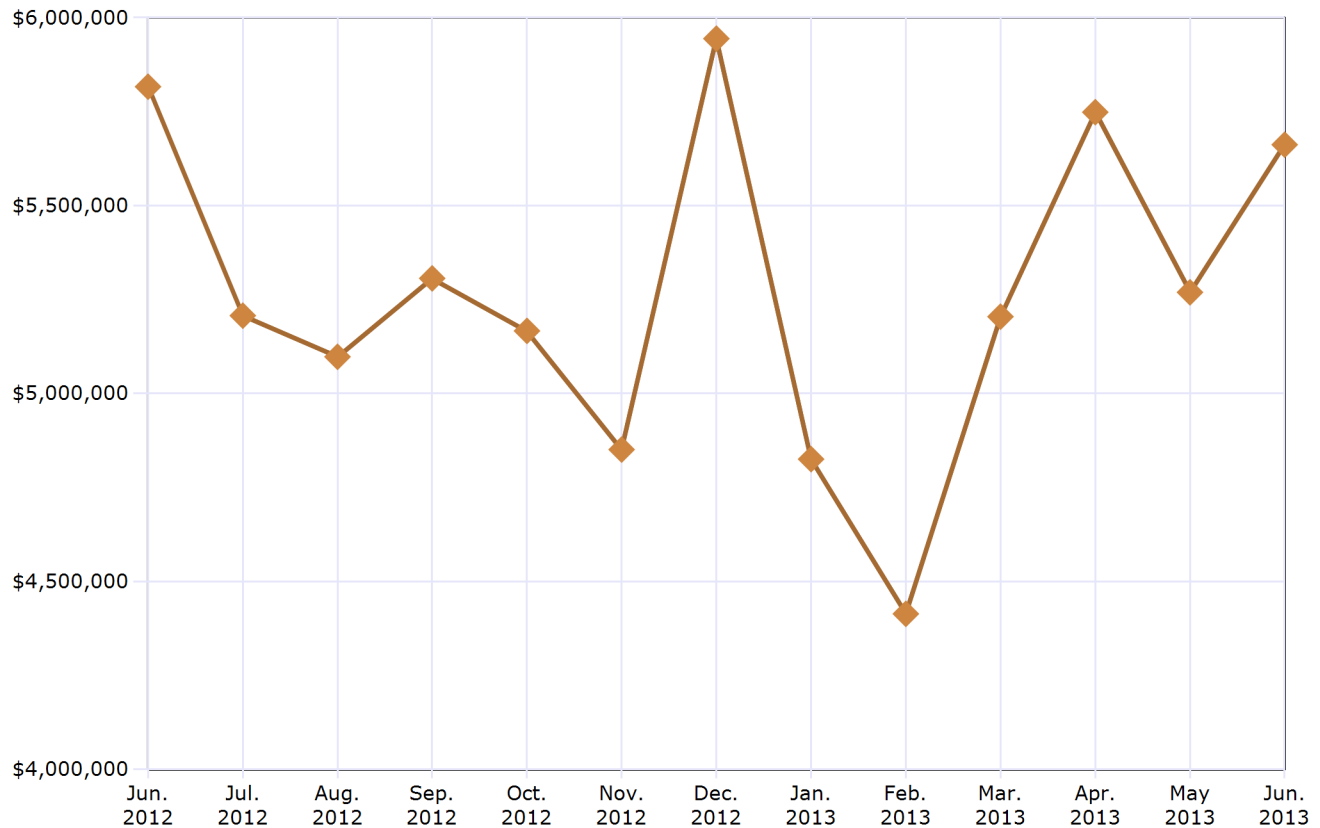
	Loudoun County	Virginia
2002	\$33,233,269	\$789,905,170
2003	\$37,591,957	\$838,275,059
2004	\$43,672,707	\$914,499,686
2005	\$48,148,658	\$976,923,577
2006	\$49,162,640	\$1,028,544,074
2007	\$52,895,622	\$1,056,766,678
2008	\$52,341,178	\$1,032,815,078
2009	\$54,317,180	\$979,594,664
2010	\$56,142,547	\$992,820,512
2011	\$59,387,949	\$1,035,981,229
2012	\$65,015,435	\$1,080,663,042

Note: This data is based on Virginia sales tax revenues deposited, rather than the actual taxable sales figures as reported on a dealer's return.

Source: Virginia Department of Taxation, Revenue Forecasting.

Local Option Sales Tax

Past 12 Months



	Loudoun County	Virginia
Jun. 2012	\$5,816,460	\$95,717,390
Jul. 2012	\$5,207,360	\$90,152,230
Aug. 2012	\$5,097,833	\$91,983,080
Sep. 2012	\$5,306,470	\$90,120,871
Oct. 2012	\$5,166,773	\$84,242,722
Nov. 2012	\$4,850,994	\$91,139,984
Dec. 2012	\$5,944,319	\$107,426,421
Jan. 2013	\$4,825,565	\$80,376,392
Feb. 2013	\$4,414,024	\$81,521,983
Mar. 2013	\$5,204,631	\$92,230,779
Apr. 2013	\$5,748,590	\$92,553,822
May 2013	\$5,269,388	\$92,436,992
Jun. 2013	\$5,662,161	\$97,114,277

Note: This data is based on Virginia sales tax revenues deposited, rather than the actual taxable sales figures as reported on a dealer's return.

*Source: Virginia Department of Taxation,
Revenue Forecasting.*

IV. Education Profile

Overview

The Education Profile for Loudoun County provides an assortment of data collected from the United States Census Bureau and the National Center for Education Statistics (NCES).



Related Terms and Definitions

Associate's degree

An award that normally requires at least two but less than four years of full-time equivalent college work.

Bachelor's degree

An award that normally requires at least four but not more than five years of full-time equivalent college-level work.

Post-baccalaureate certificate

An award that requires completion of an organized program of study equivalent to 18 semester credit hours beyond the bachelor's. It is designed for persons who have completed a bachelor's degree, but do not meet the requirements of a master's degree.

Master's degree

An award that requires the successful completion of a program of study of at least the full-time equivalent of one but not more than two academic years of work beyond the bachelor's degree.

Post-master's certificate

An award that requires completion of an organized program of study equivalent to 24 semester credit hours beyond the master's degree, but does not meet the requirements of academic degrees at the doctor's level.

Doctor's degree

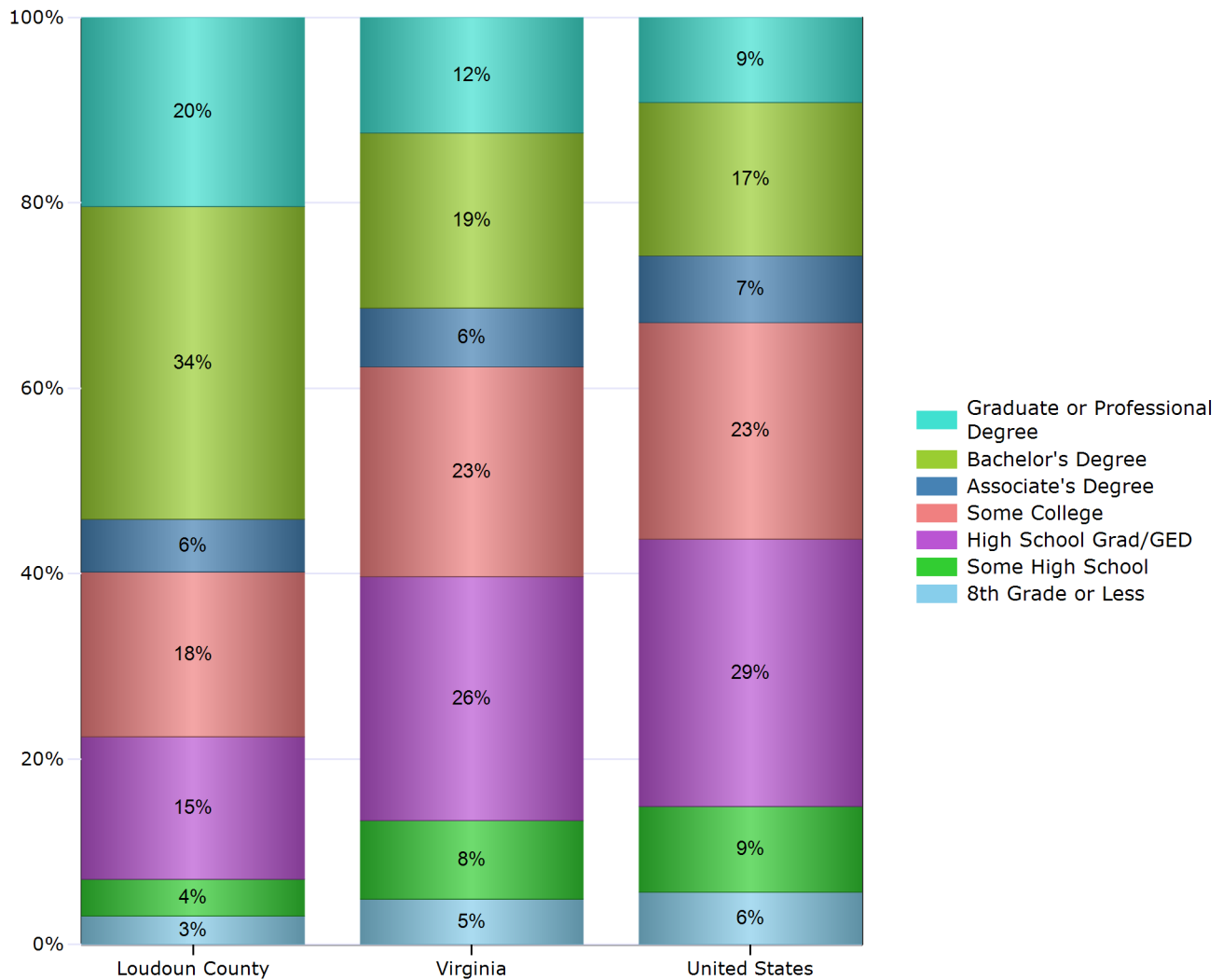
The highest award a student can earn for graduate study.

First-professional degree

An award that requires completion of a program that meets all of the following criteria: (1) completion of the academic requirements to begin practice in the profession; (2) at least two years of college work prior to entering the program; and (3) a total of at least six academic years of college work to complete the degree program, including prior required college work plus the length of the professional program itself.

Educational Attainment

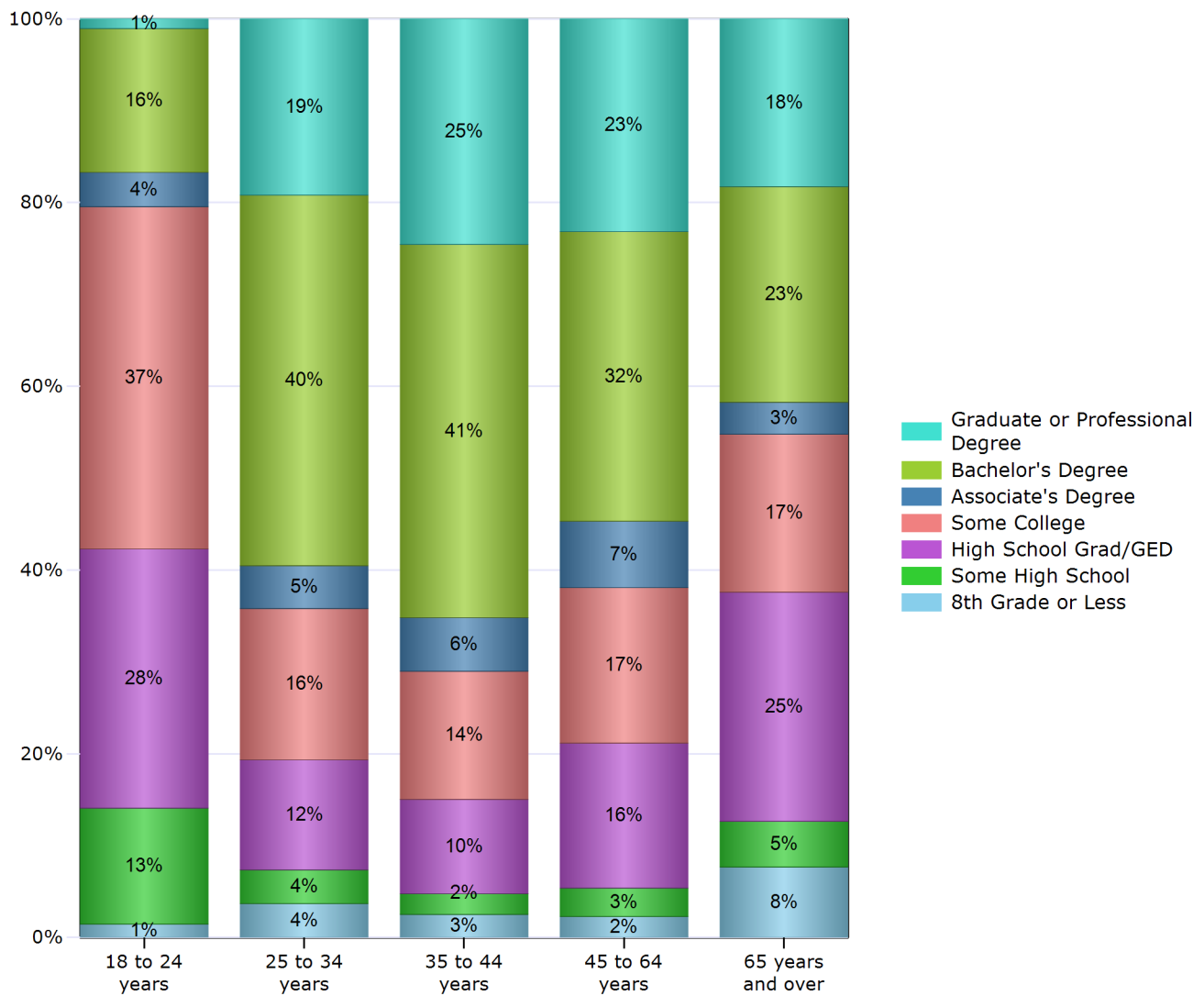
(Population 18 years and over)



	Loudoun County	Virginia	United States
8th Grade or Less	6,451	297,540	13,124,676
Some High School	8,382	515,340	21,475,508
High School Grad/GED	32,432	1,601,046	67,086,675
Some College	37,482	1,375,592	54,322,434
Associate's Degree	11,979	386,024	16,749,576
Bachelor's Degree	71,184	1,149,525	38,480,296
Graduate or Professional Degree	43,000	757,198	21,316,854
	210,910	6,082,265	232,556,019

Source: U.S. Census Bureau
American Community Survey, 2007-2011.

Educational Attainment by Age

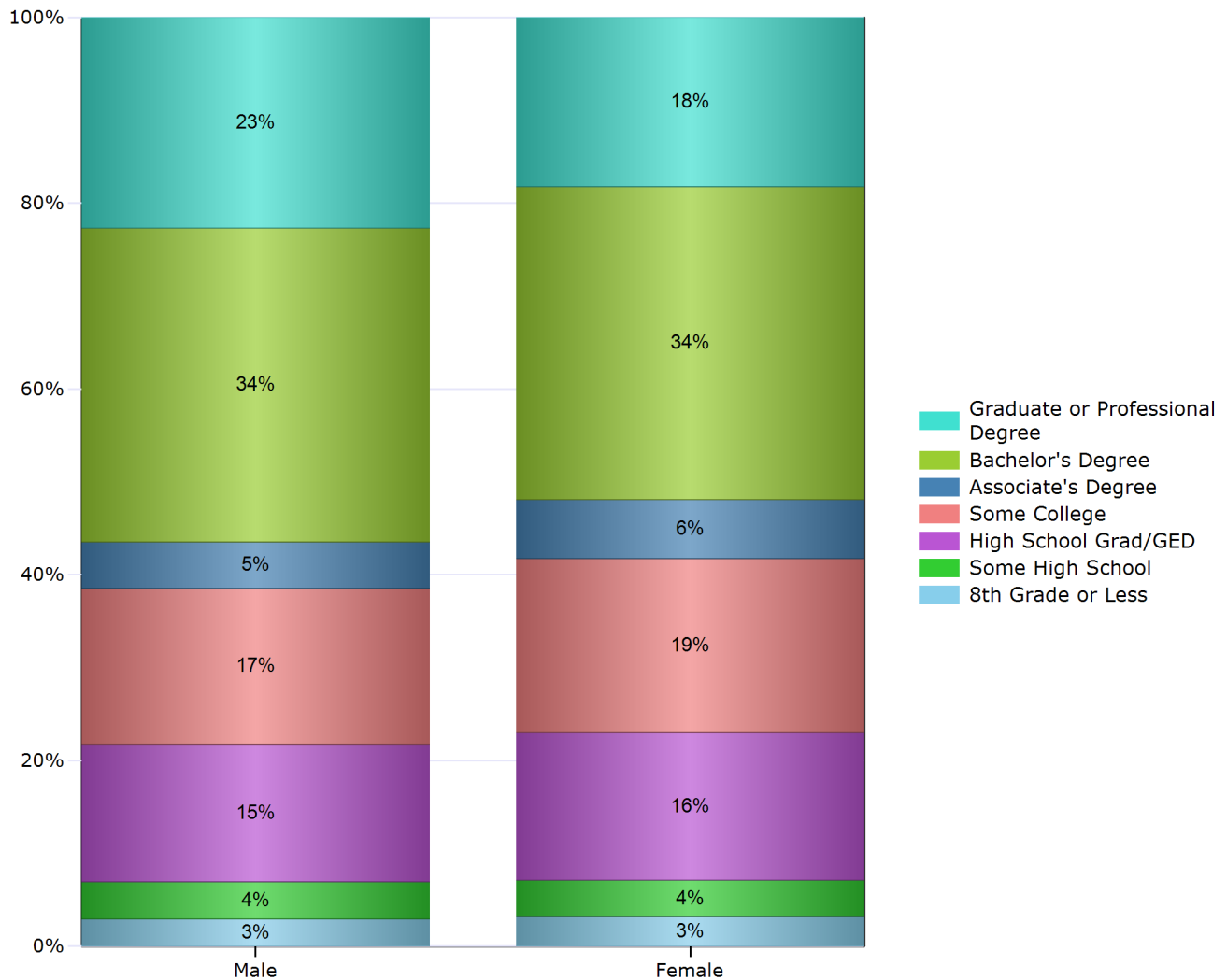


	18 - 24	25 - 34	35 - 44	45 - 64	65+	Total
8th Grade or Less	263	1,601	1,464	1,638	1,485	6,451
Some High School	2,285	1,597	1,316	2,224	960	8,382
High School Grad/GED	5,103	5,192	5,998	11,308	4,831	32,432
Some College	6,738	7,143	8,141	12,135	3,325	37,482
Associate's Degree	676	2,028	3,409	5,192	674	11,979
Bachelor's Degree	2,834	17,503	23,717	22,588	4,542	71,184
Graduate or Professional Degree	190	8,322	14,339	16,616	3,533	43,000
	18,089	43,386	58,384	71,701	19,350	210,910

Source: U.S. Census Bureau
American Community Survey, 2007-2011.

Educational Attainment by Gender

(Population 18 years and over)

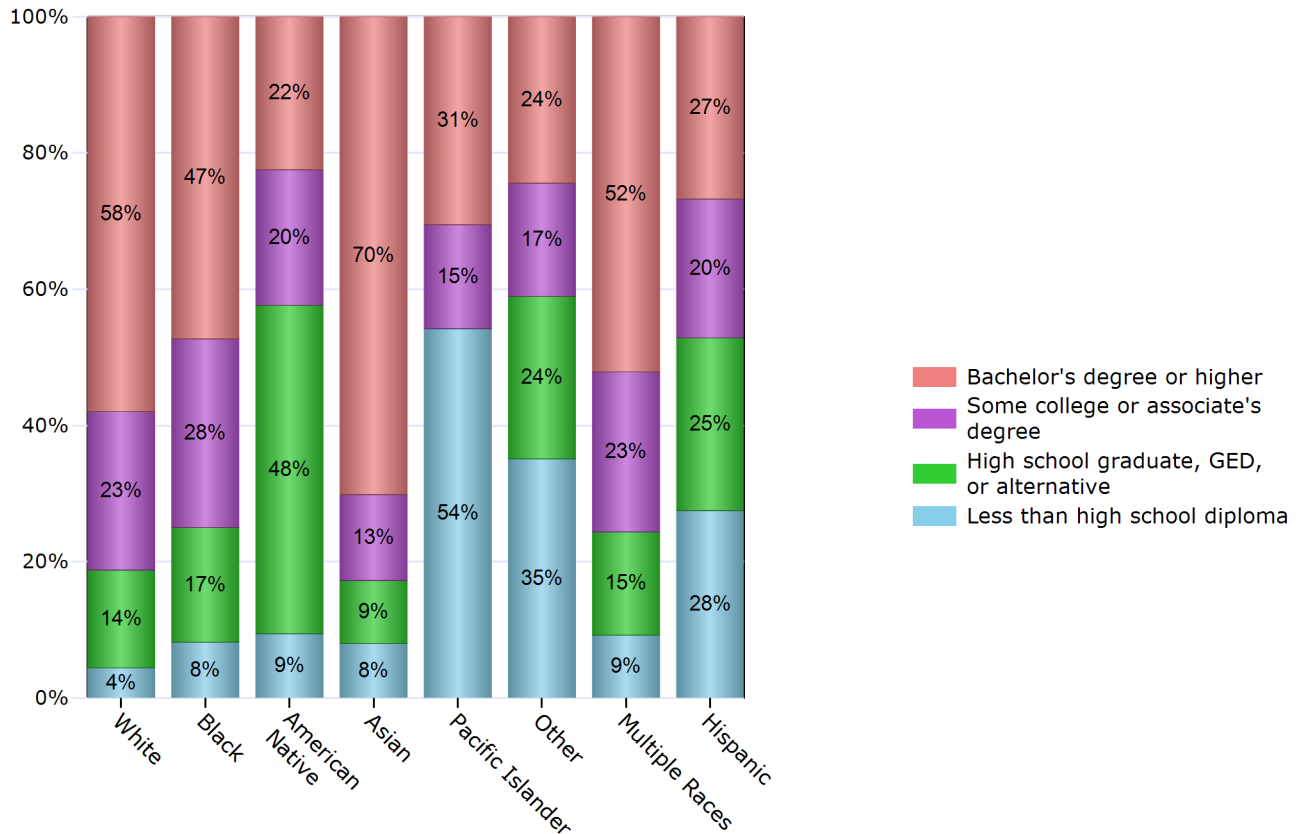


	Male	Female	Total
8th Grade or Less	3,025	3,426	6,451
Some High School	4,130	4,252	8,382
High School Grad/GED	15,300	17,132	32,432
Some College	17,278	20,204	37,482
Associate's Degree	5,140	6,839	11,979
Bachelor's Degree	34,839	36,345	71,184
Graduate or Professional Degree	23,362	19,638	43,000
	103,074	107,836	210,910

Source: U.S. Census Bureau
American Community Survey, 2007-2011.

Educational Attainment by Race/Ethnicity

(Population 25 years and over)



	Less than high school diploma	High school graduate, GED, or alternative	Some college or associate's degree	Bachelor's degree or higher	Total
Race					
White	6,214	20,071	32,558	81,075	139,918
Black or African American	1,166	2,391	3,936	6,717	14,210
American Indian or Alaska Native	37	189	78	88	392
Asian	2,267	2,616	3,567	19,841	28,291
Native Hawaiian/Pacific Islander	32	0	9	18	59
Other	2,238	1,520	1,058	1,556	6,372
Multiple Races	331	542	841	1,865	3,579
Ethnicity					
Hispanic or Latino (of any race)	5,680	5,217	4,203	5,516	20,616
	17,965	32,546	46,250	116,676	213,437

Source: U.S. Census Bureau
American Community Survey, 2007-2011.

Graduate Data Trends

Loudoun County

	Cert. <1 yr.	Cert. 1-2 yrs.	Assoc.	Cert. 2-4 yrs.	BA	Cert. Post-BA	MA	Cert. Post-MA	Ph.D.	1st Prof.
1997										
1998										
2000										
2001										
2002										
2003										
2004										
2005										
2006										
2007										

Note: This table only reflects the degrees completed from institutions within Loudoun County.

Virginia Statewide

	Cert. <1 yr.	Cert. 1-2 yrs.	Assoc.	Cert. 2-4 yrs.	BA	Cert. Post-BA	MA	Cert. Post-MA	Ph.D.	1st Prof.
1997	2,904	2,269	9,242	158	26,416	261	9,800	184	945	1,902
1998	3,319	2,440	8,969	259	26,648	185	9,560	184	886	1,919
2000	3,804	2,368	9,223	212	28,948	451	9,431	113	917	2,181
2001	4,710	2,419	9,581	175	30,709	339	9,424	104	871	2,134
2002	4,970	2,730	10,241	134	30,653	441	9,303	95	954	2,213
2003	5,245	3,079	11,174	97	32,635	178	9,948	447	974	2,133
2004	4,465	3,772	11,400	76	33,392	247	10,487	360	1,033	2,407
2005	3,983	3,831	11,833	77	34,615	476	11,255	251	1,268	2,496
2006	4,213	4,298	14,431	102	39,247	608	12,429	225	1,440	2,490
2007	4,478	3,686	15,519	116	40,381	650	12,781	252	1,516	2,626

Source: U.S. Department of Education,
Institute of Education Sciences (IES).

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www.marymount.edu

Number of 2007 graduates: 861

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Arlington, VA 22201-

Phone: (703) 908-8300

www.chubb institute.edu

Number of 2007 graduates: 193

Act College

1100 Wilson Blvd, Suite M780
Arlington, VA 22209-2297

Phone: (703) 527-6660

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Number of 2007 graduates: 463

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7777 Leesburg Pike
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Phone: (800) 444-0804

www.stratford.edu

Number of 2007 graduates: 166

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Phone: (703) 248-8887

www.everest-college.com

Number of 2007 graduates: 314

Gibbs College

1980 Gallows Rd
Vienna, VA 22182-

Phone: (703) 556-8888

www.gibbsva.com

Number of 2007 graduates: 162

*Source: U.S. Department of Education,
Institute of Education Sciences (IES), 2007.*

Housing

The County's primary housing objective is to assure that existing and future County residents and the workforce are served by a range of housing opportunities. An adequate supply of varied types of housing, both rental and for-sale, in locations throughout the County is a fundamental ingredient of an enduring community. The creation of sustainable housing—its design, density, location, and performance—requires that the pattern of residential development benefit the user now and over time. To accomplish this objective, a diversity of housing types in a broad range of prices should be provided. Housing opportunities should be available in all areas of the County. Housing for special needs populations incorporating a programmatic approach also should be furnished.

The supply of single-family detached, attached and multi-family housing and their pricing is largely a function of market dynamics. The market determines the type of housing to be constructed, based upon demands for specific housing types and the potential return on investment for the developer. Loudoun's experience is that the market alone cannot meet all areas of housing need given current and projected job growth for the regional economy. Unmet housing needs occur across a broad segment of the County's income spectrum. The County defines unmet housing needs as the lack of housing options for households that are unable to rent or purchase due to insufficient incomes to meet current market prices. Housing diversity in type and price to address unmet needs will enhance Loudoun's economic vitality and the health of the community now and over time.

As total demand for housing in Loudoun has increased over the past fifteen years, single-family attached and multi-family units have gained a greater share of the for-sale market, while single-family detached homes and lots have accounted for a decreasing share. In 1990, single-family detached units represented 65% of the County's housing stock, whereas single-family attached units constituted 19% and multi-family units constituted 14%. By 2005, single-family detached units represented 54% of all homes; single-family attached units 27%, and multi-family units, 19%. By 2005, single-family detached units and lots accounted for only 49% of sales, compared to 58% of sales in 1990. Although the types of housing offered in the market are diversifying, housing costs are high and the shortage of affordable housing for residents and the workforce is growing.

The County can influence housing options and affordability by encouraging or requiring a clustered pattern of development and mixed-use communities with a diversity of housing types. To achieve this, the County should allow higher residential densities that are close to employment opportunities, schools, community centers, transit routes and other amenities where adequate water, sewer, roads, schools, open space, and recreation are, or will be in place. In and of themselves, increased densities are not the only answer to influencing the market. Flexibility in lot sizes and setback requirements, and relaxation of use restrictions are also necessary to achieve the desired product mix. The County can permit accessory and second-story apartments in existing villages and rural clusters and provide for a variety of unit types to be developed in designated Joint Land Management Areas (JLMAs) around the towns that have them. The County can form public-private partnerships to implement programs, providing incentives to influence the market.

A. Housing Affordability

Housing affordability has long been an issue in the Washington, D.C. metropolitan region. Affordability becomes a problem when the cost of housing exceeds an acceptable percentage of a household's disposable income. Households that are determined to reside in the metropolitan area can either pay a disproportionate amount of their income to secure housing, or pay less for lower quality or less adequate housing. In developing Loudoun County's vision for its residents, the Board of Supervisors has recognized affordable housing as an economic, transportation, and quality-of-life issue. While the County is providing a significant share of the region's housing, prices and rents are at a level that is too costly for many of Loudoun's workforce. Workers filling jobs in Loudoun often live in other jurisdictions and generate traffic on local roads as they commute to work increasing air pollution and gas consumption. Some housing units contain multiple families or additional occupants, resulting in overcrowded conditions which adversely affect neighborhoods and quality of life. The lack of affordably priced housing also has an impact on the continued ability to attract and retain a diversified employment base.

B. Unmet Housing Needs

The County's affordable housing policies focus on the unmet housing needs of all Loudoun's citizens and workers. The market is not meeting all areas of need given the County's vibrant economy and location in the region. The County's housing strategy gives guidance to the development of a variety of programs that address Loudoun-specific needs as identified through systematic audit, evaluation, and study. The County has identified that, within the broad spectrum of housing need, different levels of effort and varying approaches must be applied in order to effectively address the problem of housing affordability.

Providing housing for special needs populations to include low-income residents (less than 30% AMI), elderly residents requiring congregate care, disabled residents, and the homeless often requires heavy subsidies, which have historically been provided by the federal and state governments. Given the reduction of federal and state assistance, the County is committed to identifying resources to replace that assistance as well as encouraging the formation of public and private partnerships to support the development of housing for people who are elderly, disabled, or living on very low incomes.

To address the unmet housing needs of Loudoun's workforce earning 30% to 100% AMI, a full range of tools to include loans, regulations, and other incentives should be considered. One important program is the Affordable Dwelling Unit (ADU) program. This program, adopted in 1993 as part of the Zoning Ordinance is based on state enabling legislation, and aimed at fulfilling the housing needs of County residents with incomes from 30% to 70% AMI.

The ADU rental units are designed to serve residents earning 30% to 50% AMI and priced at 30% of income (exclusive of utilities). ADU for-sale units are designed to serve residents with incomes of 50% to 70% AMI. For-sale units should be available at 3 times that income. As important as this program is to providing affordable housing to County residents, it has not been able to keep pace with the growing demand. In addition, there are deficiencies in the implementation of the ordinance that lessens its effectiveness to secure affordable housing for households in the lower range of the ADU program. This program alone cannot meet the need.

The County may establish a dedicated stream of revenue to fund the housing trust fund which would leverage federal, state, and other funding sources for the production of new units, to provide down payments for first-time homebuyers and to purchase land for affordable housing development. The affordability issue also includes developing strategies to preserve the existing supply of owner-occupied housing and affordable rental units. As such, the Plan recommends other programmatic initiatives aimed at revitalization, renovation, and restoration of the existing housing stock, provisions to allow manufactured housing as an option, and the commitment of County government to play a greater role in addressing unmet housing needs.

Guiding Principles Policies

1. The County seeks to promote housing options for all people who live and/or work in Loudoun.
2. County policies and programs will focus on the unmet housing needs of households earning up to 100% of the Washington Metropolitan Area Median Income (AMI) that being the area of greatest need.
3. The County will regularly examine and estimate unmet housing needs, and housing programs will be evaluated for their effectiveness in addressing those needs.
4. Housing that is developed to fulfill unmet housing needs should generally be located near existing or planned employment opportunities, schools, communities, transit routes, and other amenities.
5. The County is committed to bring all existing affordable housing in need of indoor plumbing, operational septic and water systems, and major system repair (new roofs, heating and cooling systems) up to safe and livable conditions.
6. The County encourages a variety of housing types, sizes and innovative designs to be developed to assist in

fulfilling unmet housing needs throughout the County.

7. The County will require a mix of housing options appropriately located in communities to support a balanced development program.
8. The County will encourage the development of housing for special needs populations (as defined in the Glossary) integrated within existing and planned residential communities, particularly in areas within walking distance of convenience shopping and employment opportunities, transit, and other amenities.
9. The County will promote the provision of an affordable range of housing types throughout the County.
10. The County will promote the formation of public and private partnerships and facilitate the utilization of state and federal housing programs to assist in fulfilling unmet housing needs.
11. The County supports the development of housing and of communities that apply universal design principles.
12. The County encourages development that utilizes energy efficient design and construction principles, promotes high performance and sustainable buildings, and minimizes construction waste and other negative environmental impacts.
13. The use of planned and/or zoned non-residential land to address unmet housing needs is not supported unless the proposed use provides a mix of residential, commercial and offices uses and addresses the full range of unmet housing needs.
14. In addition to the requirements of the ADU Ordinance, the County encourages each development proposal that includes a residential component to address unmet housing needs recognizing that the largest segment of unmet need is housing for incomes below 30% AMI.

Housing Supply Policies

1. The County will identify options for addressing unmet housing needs not covered by the ADU zoning ordinance and work toward an implementation plan.
2. The County will encourage preservation by adaptive re-use of existing unused, or underutilized structures throughout the County, for the development of affordable dwelling units, as defined in the Zoning Ordinance and in accordance with the policies in the Revised General Plan.

Cooperation Policies

1. The County will initiate a regional cooperative effort with neighboring jurisdictions to establish a dialogue and programs to address the provision of a healthy balance of jobs and housing in each jurisdiction.
2. The County will provide technical planning expertise and financial support to the Towns to assist them in establishing programs that provide affordable housing. Such programs might include a revitalization tax credit program, housing rehabilitation, the development of regulations that allow for a broad range of housing types and sizes and upper story residential uses over stores, etc.
3. The County will work in partnership with nonprofit, public and private entities committed to the provision of a wide range of housing opportunities by offering technical and financial assistance.

Funding Policies

1. Developers of residential and mixed-use projects are encouraged to include funding commitments and proffers to fulfill unmet housing needs in their development proposals.
2. The County may maintain a dedicated revenue stream to fund the housing trust fund to address unmet housing needs. The fund will be evaluated annually to determine its effectiveness and efficiency.

Programs and Incentives Policies

1. County will encourage the creation of programs, tools and incentives both publicly and privately developed that will fulfill unmet housing needs.
2. The County may provide incentives to stimulate the development of new housing projects when the applicant demonstrates the capacity to affect economic efficiencies in producing and sustaining affordable rents or sale prices over time.
3. The County may adopt or develop and implement an employer-assisted housing program to help meet workers' housing needs.
4. The County may develop and implement revitalization tax credit programs and/or loan programs for housing rehabilitation to conserve existing affordable housing.
5. The County may establish additional incentives, such as density bonuses; expedited application review; reductions or waiver of permit, development, and infrastructure fees or capital facilities contributions; tax credit programs; and zoning modifications to meet housing goals and objectives.
6. The County may maintain an inventory of County-owned real property. The Board of Supervisors may consider the use of inventoried property by nonprofit, public and private sector entities as an incentive for residential development to fulfill unmet housing needs when it is consistent with other Plan policies. In using County-owned real property, the development goal is to provide 1) special needs housing and/or 2) a mix of housing types and sizes suitable for a range of households having less than 70% of Area Median Income (AMI).
7. The County promotes the recognition of good design and innovation in affordable housing by the Design Cabinet, County programs, and other channels.

Legislation Policies

1. The County requires that for land development applications proposing development of 50 or more dwelling units with a density greater than one dwelling unit per acre, located in an approved sewer service area, a percentage of the total number of dwellings will be developed as affordable units and given an appropriate density increase.
2. The County will seek state enabling legislation to eliminate the exemption from the ADU Ordinance of buildings with elevators that are four stories or higher.
3. The County will strengthen ADU Program regulations to do as much as the state code allows to require the development of affordable housing that is interspersed within neighborhoods, communities and throughout the County as a part of new development.
4. Until such time as a Housing Authority is established to develop new affordable housing, rehabilitate housing, and revitalize community infrastructure, the County encourages the Industrial Development Authority to exercise its authority to assist with tax exempt bond financing, leverage gap financing and stimulate cooperative partnerships toward the preservation and production of housing to address unmet needs.
5. The County will amend the Zoning Ordinance to expand the number of districts where manufactured housing, accessory units, and other alternative housing types are allowed.

C. Adult/Retirement Housing

The County recognizes the increasing need for housing for seniors as the population continues to age. Diverse interests, needs and abilities characterize this segment of the population, broadly defined as those persons who are 55 years of age or older. To cater to such diverse interests and offer seniors a variety of housing choices, the County promotes a wide variety of housing options including active adult age restricted retirement communities, continuing care retirement communities, assisted living facilities and skilled nursing facilities. The County encourages the

development of communities that offer a continuum of care and/or otherwise allow seniors the option of aging-in-place. At the same time, the County will consider development proposals that cater to the interests of segments of the senior housing market who desire to live in active-adult age-restricted communities. The County encourages the development of retirement communities as components of other residential or mixed-use projects to offer seniors the advantages derived from proximity and access to the services and amenities offered within larger master planned communities. Retirement housing projects should incorporate on-site services and amenities or ensure that residents have convenient access to needed services and amenities through a variety of transportation options.

The County recognizes that housing choices made by seniors vary and that retirement housing developments exhibit different characteristics in order to serve a wide range of needs. It is the intent of these policies to encourage and provide guidance and direction for all types of retirement housing opportunities. It is anticipated that these policies be applied to accommodate a wide diversity in housing stock and a range of incomes in the County's senior population.

General Retirement Housing Policies

1. The County encourages a balance among the different retirement housing types such as active adult, independent living units, congregate living, assisted living facilities and skilled nursing facilities in an effort to meet the continuing needs of retirement age populations and offer seniors a variety of housing choices. Commitment to age restrictions shall be accomplished through the legislative process.
2. To ensure that seniors have access to a range of housing choices, the County encourages the development of a mix of housing types such as single family detached units, single family attached units, multi family units, garden apartments, clustered housing and courtyard units with variations in unit design and lot dimensions within the larger retirement community.
3. The County seeks to integrate retirement housing projects that develop as components of larger master planned mixed-use communities into the larger community. The projects should minimize incompatibilities with surrounding development patterns through integrated design schemes, streetscape design, layout of open spaces and common civic areas, and shared access to amenities and services such as retail centers and recreational facilities within the master planned community.
4. The County promotes the development of affordable housing opportunities within all forms of retirement communities in accordance with the Affordable Dwelling Unit (ADU) provisions of the Loudoun County Zoning Ordinance and the ADU program regulations. The County will amend the ADU program regulations, as necessary, to clarify the exemption of senior citizens from the first-time homebuyer clause outlined in these regulations.
5. In evaluating the appropriateness of proposed retirement communities as infill developments, the County will consider the following criteria:
 - a. The availability and accessibility of established services and amenities in the surrounding area,
 - b. The compatibility of the proposed retirement housing project with surrounding development patterns. Compatibility is measured in terms of proposed density/use intensity, scale and development pattern, and
 - c. The adequacy of the transportation infrastructure, both road networks and pedestrian facilities, to support the proposed development. The County will further consider, as appropriate, the availability of bicycle facilities and transit services such as mini-bus or shuttle services.
6. The County encourages the development of partnerships with educational institutions to promote and facilitate the development of 'Lifelong Learning Centers' targeted to the interests of seniors.
7. The County will amend the Loudoun County Zoning Ordinance to create a new zoning district, Planned Development-Continuing Care Retirement Communities (PD-CCRC), to facilitate the development of continuing care retirement communities, assisted living facilities and skilled nursing facilities.

8. The County will review and amend as necessary the Loudoun County Zoning Ordinance to allow senior centers and adult day care centers as special exception uses in residential zoning districts and as permitted or special exception uses in the PD-AAAR (Planned Development– Active Adult Age Restricted) zoning district and appropriate non-residential zoning districts that support retirement communities, to ensure that seniors have convenient access to support services proximate to their communities.
9. The County will review and amend as necessary its capital facilities policies and adopted procedures for determining the capital facilities impacts associated with retirement housing projects to reflect the service demands of senior populations.
10. The County will develop incentives to encourage the provision of a certain percentage of residential units designed to meet the changing needs of seniors within all new residential developments. This may be achieved through mechanisms such as the incorporation of the ‘Universal Design Concept’ in design schemes. The County encourages the provision of a variety of housing choices in both existing neighborhoods and proposed developments offering seniors the option of aging in place within their community.
11. A fiscal impact analysis shall accompany all applications for retirement communities to demonstrate the impact of the proposed land use on the long-term economic viability of the County.

Location Policies

Active Adult Retirement Communities

1. Areas planned for Residential land use are the preferred location for the active adult retirement communities in the Suburban Policy Area and the Joint Land Management Areas surrounding the incorporated towns in the County.
2. The County will evaluate proposed applications for active adult retirement communities in areas designated for Business communities and in areas designated for High Density Residential within the Suburban Policy Area based on how well the proposed use meets all of the following evaluation criteria:
 - a. The proposed site immediately adjoins an area planned for Residential uses and the proposed design provides a physical transition or incorporates a natural transition between the residential land use and business use,
 - b. The scale, density and development pattern proposed is compatible with surrounding development patterns, both existing and planned,
 - c. An adequate transportation infrastructure including a road network, pedestrian and bicycle facilities and public and/or private transit opportunities is available to serve senior residents, and
 - d. The site offers the advantages of integration with a larger master-planned residential or mixed-use development such as access and proximity to commercial retail, services and recreational facilities within the larger community.
3. The County will evaluate proposed applications for active adult retirement communities in areas designated for industrial uses within the Suburban Policy Area based on whether the proposed use meets the following evaluation criteria:
 - a. The proposed site is not located within the 65+ Ldn Noise Zone, and
 - b. The proposed site does not border Route 606, and
 - c. Where the proposed site immediately adjoins an area planned for Residential uses, and
 - d. The proposed development is adjacent to and provides access to a larger master-planned (but not age-restricted) residential community larger than 1,700 acres, and
 - e. The scale, density and development pattern proposed is compatible with surrounding development patterns,

and

- f. An adequate transportation infrastructure including a road network, pedestrian and bicycle facilities and public and/or private transit opportunities is available to serve senior residents, and
- g. The site offers the advantages of integration with a larger master-planned residential or mixed-use development such as access and proximity to commercial retail, services, and recreational facilities within the larger community, and
- h. The proposed development is separated from adjacent industrially-planned properties by a natural boundary or feature, such as an area of floodplain, and
- i. The proposed development is not adjacent to land that is designated for Extractive Industry on the Land Use Map.

Continuing Care Retirement Communities Policies

- 1. The County encourages the development of continuing care retirement communities (CCRCs) which are intended to provide seniors a continuum of care and the option of aging in place through the provision of independent living units, assisted living facilities and skilled nursing facilities as well as an array of services and amenities.
- 2. Areas planned for Business and Residential uses are considered appropriate locations for continuing care retirement communities in the Suburban Policy Area and Joint Land Management Areas surrounding the incorporated towns in the County subject to the following evaluation criteria:
 - a. Where the proposed site immediately adjoins an area planned for Residential uses, the proposed design shall provide a transition between the CCRC and residential or business land use,
 - b. The scale, density and development pattern proposed is compatible with surrounding development patterns,
 - c. An adequate transportation infrastructure including a road network, pedestrian and/or bicycle facilities and public and/or private transit opportunities are available to serve senior residents, and
 - d. The site offers the advantages of integration with a larger master-planned residential or mixed-use development such as access and proximity to commercial retail, services and recreational facilities within the larger community.
- 3. In the Transition Policy Area, the County supports the development of retirement housing in the form of active adult and continuing care retirement communities. These developments should generally follow the design guidelines outlined for villages with densities not to exceed the maximum permissible rezoning densities in the respective Transition Policy Area subarea.
- 4. The County encourages the location of active adult and continuing care retirement communities near commercial and retail centers within towns, along main streets, near or at town and urban centers and transit stations, and near the commercial cores within larger master planned communities, to ensure senior residents the benefits of safe and convenient access to the amenities and services typically available in such pedestrian oriented, mixed-use environments.

Scale and Density Policy

- 1. Densities for retirement housing projects in areas planned for Residential land uses, in the Suburban Policy Area, may range up to 8 dwelling units per acre, in areas planned for High Density Residential, Business, and Industrial land uses in the Suburban Policy Area, densities may range up to 30 dwelling units per acre, with densities measured on the gross area of a parcel.

Land Use and Unit Mix Policies

- 1. Assisted living facilities, skilled nursing facilities and similar senior care facilities that offer a higher degree of

care than typically associated with active adult retirement communities shall be viewed as residential uses for the purposes of application of the land use mix ratio.

2. When developed as part of a continuing care retirement community (CCRC), the number of units/beds proposed in assisted living facilities, skilled nursing facilities and similar senior care facilities shall be counted as residential units for the purposes of estimating the CCRC unit mix.
3. The land use mix in retirement housing projects will generally comply with the following ratios:

Land Use Category*	Minimum Required	Maximum Permitted
Residential	30%	60%
Commercial Retail & Service ¹	0%	20%
Civic Space ²	5%	No Maximum
Parks & Open Space ³	35%	No Maximum

¹ Retail Policy guidance provided in *Countywide Retail Plan*

² The definition of Civic Space may include communal facilities such as clubhouses and community centers.

³ Where retirement housing projects develop at densities between 0 and 16 dwelling units per acre, a minimum of 35% of the gross site area shall be developed as Parks and Open Space. Where retirement housing projects develop at densities between 17 and 30 dwelling units per acre, a minimum of 45% of the gross site area shall be developed as Parks and Open Space. The extent to which these Parks and Open Spaces may be public will be determined on a case-by-case basis during the legislative review of an application based on the need of the Suburban Community within which the proposed project is located and creates a public need for such facilities, the extent of the site, the type of retirement community proposed, site design and the public access to the site. Retirement housing projects outside of the Suburban Policy Area will apply the open space policies of the relevant Policy Area.

4. Densities for assisted living facilities, skilled nursing facilities and similar senior care facilities that offer a higher degree of care shall be calculated as a percentage of the total dwelling units of the continuing care retirement community (CCRC). These unit types shall constitute a minimum of 15% of the total dwelling units of the CCRC.

Phasing Policies

1. In Continuing Care Retirement Communities where assisted living and skilled nursing facilities are provided, these facilities shall be phased with the development of the independent living units, such that residents of the independent living units have access to assisted living and skilled nursing care as the project builds out or must provide an alternate means of providing care.
2. The County supports the development/management entity partnering with local providers of assisted living and skilled nursing facilities to meet the changing needs of residents of independent living retirement housing projects, as the project builds out.

Design Policies

1. The County seeks to foster a sense of community through the layout and design of buildings, open space and community amenities and services within all forms of retirement communities. Variations in unit type, lot size, site layout and architectural design should promote design diversity while ensuring an integrated character for the project as a whole. Smaller lot sizes are generally encouraged to minimize exterior maintenance.
2. A hierarchy in outdoor spaces should be used to serve as focal points within communities and neighborhoods, create outdoor gathering spaces and define the transition between the public and private realms.
3. Retirement communities should be integrated to the extent feasible into the physical fabric of surrounding communities, existing and planned, through site layout, building orientation, architectural design, scale, massing, exterior detail, landscaping and shared open spaces.
4. To avoid the appearance of an institutional use, retirement housing in the form of multi-level structures and

similar buildings associated with assisted living facilities and skilled nursing facilities should be designed in a manner that breaks down the mass of building(s). Where this is not possible, facade treatment and exterior detailing should relieve extensive blank surfaces. Landscaping, buffering and layout of common and green spaces may further minimize incompatibilities with surrounding low-density residential and non-residential developments.

Amenities and Services Policies

1. The various forms of retirement communities shall meet the following criteria:
 - a. The development ensures the provision on-site or within a safe and convenient distance the following amenities and services:
 - i. Private clubhouse with meeting rooms and recreational facilities;
 - ii. Retail uses in direct support of the development (i.e. grocery/convenience store, pharmacy, medical services, barber shop, beauty shop, personal care facilities, eating and drinking establishments, bank, business services, laundry, cleaners, and other similar retail uses);
 - iii. Health or fitness center; and
 - iv. Active recreation space
 - b. The development shall ensure that recreational, cultural, and educational facilities (i.e. golf course, religious facilities, medical care facility, and passive recreation space) for the use of residents, employees, and their guests are available on-site or within 10 miles of the site.
 - c. The development shall ensure access to amenities and services through alternate modes of transportation such as pedestrian access, bicycle facilities and public and/or private mass transit facilities such as mini-bus or shuttle services.
 - d. The development is adequately served by public water and wastewater utilities.
2. The County encourages that commercial retail and service uses proposed as part of retirement communities, but not located internal to the community, be available for public use and designed in a manner that integrates the retirement community with surrounding neighborhoods.

Transportation Policies

1. All new proposals for retirement communities shall demonstrate that safe and convenient pedestrian (sidewalks or trails) and/or bicycle facilities exist or will be in place when senior residents move into the development to connect the proposed development with amenities and services available within reasonable distances in the surrounding area. Where developments are constructed in phases, the County seeks the concurrent development of pedestrian and bicycle facilities within these phases.
2. All new proposals for retirement communities shall integrate transit facilities such as shuttle or mini-bus service and/or work with local and regional transit authorities/providers not limited to Loudoun Transit and the Northern Virginia Regional Transit Authority, to ensure seniors access to local and regional amenities and services.
3. Working in collaboration with the Virginia Department of Transportation, the Metropolitan Council of Governments and agencies such as the American Association of Retired Persons, the County will review and amend as necessary the *Revised Countywide Transportation Plan* to ensure accommodation of the transportation and mobility needs of senior populations.
4. Retirement communities or other uses, public and private, that cater to seniors shall include in their designs covered bus shelters with seating or covered space for seniors to congregate near building entrances or other such locations while they wait to board buses, shuttles and other such mass transit facilities.

In-Home Care and Assistance Policies

1. The County will support private sector efforts aimed at assisting seniors who wish to live in their own homes through the provision of technical assistance, etc. This is intended to facilitate the adequate and timely provision of services such as in-home care and assistance, home rehabilitation and remodeling to address the changing needs of Loudoun's senior population and enable them to age in their own homes.
2. The County will review and revise its regulatory documents as appropriate to offer seniors opportunities that may enable them to age in their own homes such as allowing second kitchens within single-family homes for caregivers.